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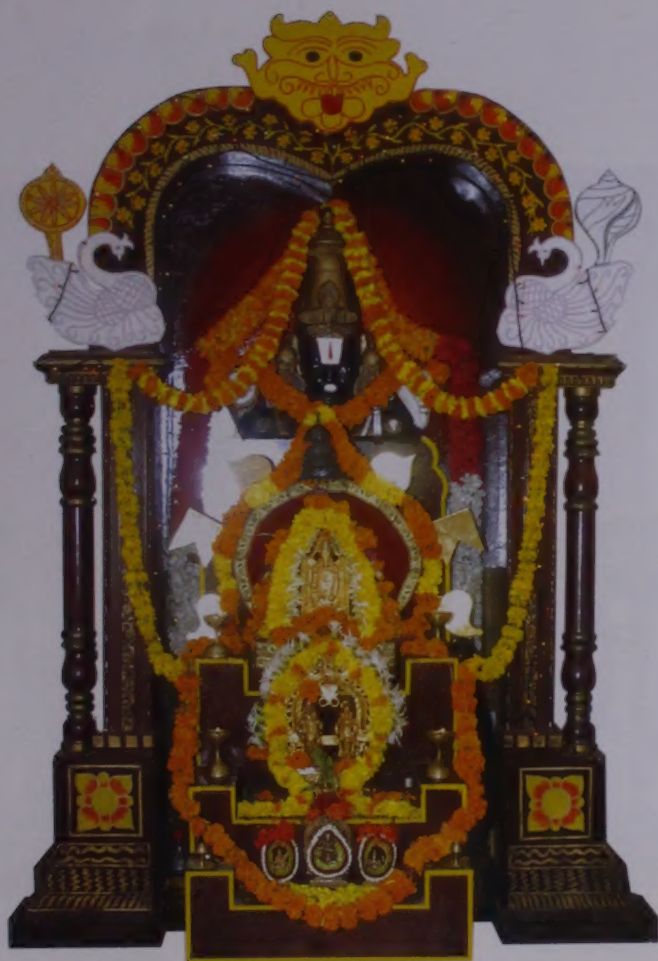
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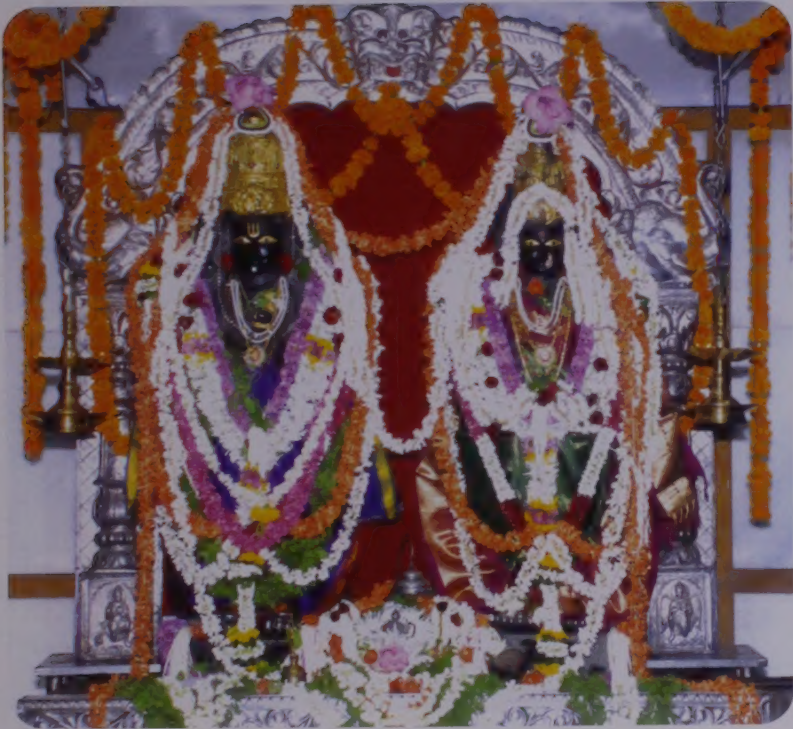


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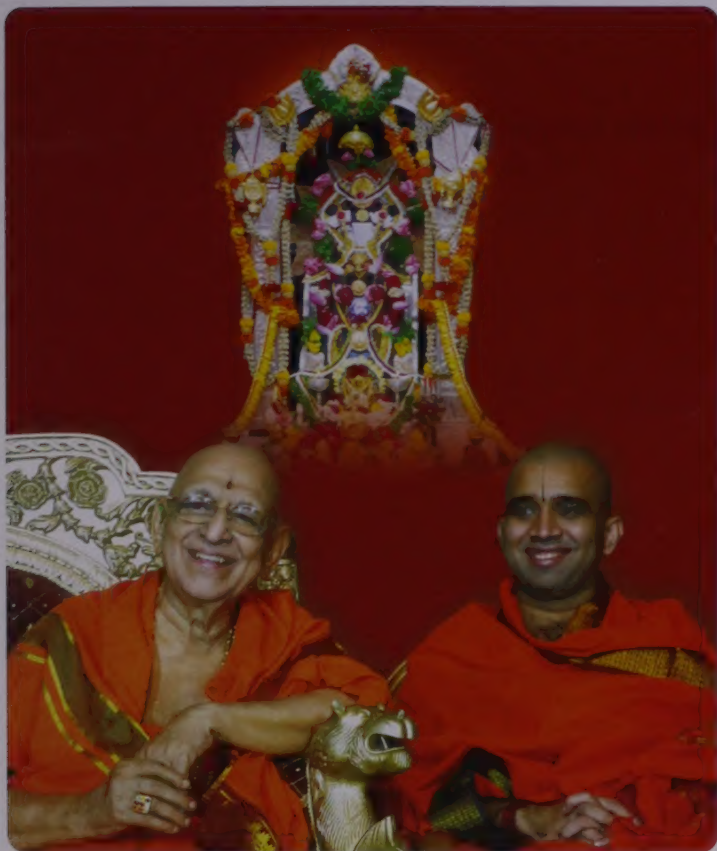
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**DEITY OF DAHISAR SRI KASHI MATH MANDIR
SRI VITTHAL RAKHUMAI**



**H. H. SHRIMAD SUDHINDRA THIRTHA SWAMIJI, MATHADHIPATI
OF SHREE KASHI MATH SAMSTHAN AND
PATTASHISHYA H. H. SHRIMAD SAMYAMEENDRA THIRTHA SWAMIJI
OF SHREE KASHI MATH SAMSTHAN**



H.H. SHRIMAD SUDHINDRA THIRTHA SWAMI

SHREE KASHI MATH SAMSTHAN, VARANASI

Camp :

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Haripur Marg
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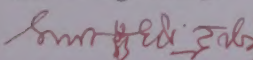

Date :

27/10/2010

In the name of Sri Narayana we are pleased to bless the sounier on the occasion of the annual Sri Satyanarayana Mahapuja by G. S. B. Sabha Dahisar- Borivili.

Sri Vyasa Raghupathi the great gracious Bhagavan is earnestly prayed to be pleased to bless G. S. B Sabha Dahisar- Borivili who rendered praise worthy and useful service to the G. S. B. Samaj , with more fortune of rendering service efficiently in all aspects .

With Loving Blessings.

Received Your Kanika
Of Rs 251/- By Cash

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**H. H. SHRIMAD VIDYADHIRAJ TEERTH SWAMIJI
MATHADHIPATI OF SAMSTHAN SHREE GOKARN PARTAGALI
JEEVOTTAM MATH**

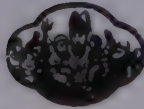




**H. H. SHRIMAD SHIVANAND SARASWATI SWAMIJI
OF SHREE SAUNSTHAN GOUDAPADACHARYA KAVALE MATH**

॥ श्री ॥

॥ ॐ ॥



अंक :- १४

शके १९३२

दि. २५. ११. २०१०

श्रीमत्परमहंसपरिभाषाजकार्य-पदवाक्यप्रमाणपारावारपारीण यमनियमासन
प्राणायामप्रत्याहारध्यानधारणासमाध्यष्टांग योगनुष्ठानगरिष्ठनिष्ठानादि-
गुरूपरम्पराप्राप्त-मिगमागमसार-श्रुतिमार्गप्रकाशकसर्वतन्त्रस्वतन्त्र
श्रीमन्मदनितनुज-तपस्स्वाध्यायाद्यर्थविनिर्मित-शुपरिक्रमहाक्षेत्र-गोमन्ताचल
गोमतीतीरसन्निहितकुशस्थलीनगर-महामठादिप्रतिष्ठापनाचार्य
सकलसुरमुकुटमणिनीराजित-दिव्यश्रीप्रधानीशङ्करपदाधारविन्दाराधक
श्रीमत्पूर्णनन्दसरस्वतीकरकमलसंजात-श्रीमत्सच्चिदानन्दसरस्वत्यनुगृहित
श्रीमत् शिवानन्दसरस्वतीश्रीपदैः

अस्मदत्यन्तप्रेमास्पदीभूत श्रीमदुमारमणधरनारविन्द-भक्तिपारायणशिष्यवर्य-श्रियाविराजित-राजमान्य राजश्री,

के. आर्. मर्या मर्या ११ ११११११ ११११११ ११११११
दरिद्र निवासि कृतनारायणस्मरणपूर्विकाशिषः समुपसन्त्य शके ११०२

नाम संवत्सरे पार्वतीक वक्ष्ये त्रिपदा वासरावधि श्री कृष्णनगरे गङ्गायामुद्गीर्ण
कुशलिनिःस्पः। भवदीयानामनामयत्वनदिनमेधमानमाशास्महे ॥ विशेषस्तु :-

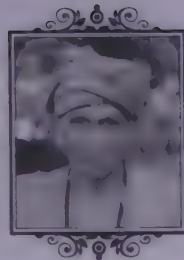
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**H. H. SHRIMAD SADYOJAT SHANKARASHRAM SWAMIJI
OF SHREE CHITRAPUR MATH SAMSTHAN**

FOREWORD

I take great pleasure in placing in your hands this commemorative issue of souvenir of GSB Sabha, Dahisar-Borivali. I know that during the last 24 years, we have covered a very short distance on our long journey. Nevertheless, we have been successful with your active support in laying down certain important milestones on the way covered by us so far to look back and draw inspiration from them to march forward on our long journey ahead.



Started as a small group of like-minded people of GSB community in 1986, we have acquired the status of a registered body in 1994 from the Registrar of Societies and also from the Charity Commissioner to focus on certain important cultural, religious and social activities, especially, in the field of educational assistance to economically deserving children in which we have made fairly commendable progress. I consider this as an important milestone. Another priority field of our focus for the last couple of years is on expansion of various social and cultural activities for which we have succeeded in getting a plot of land allotted on adoption basis by MCGM for development as a recreation ground. We have made considerable progress towards this end but much more remains to be done.

To make this ground fully operational by providing various facilities expected of us by the MCGM and also fulfil certain other core functions of the Sabha, we need generous financial support from our well-wishers like you. We do look forward for your help and advice to enable us to march ahead on our long journey to accomplish our tasks.

I am sure, this souvenir reflects our perspectives and performance which would give useful information to you.

Dahisar, Mumbai.

25 Dec., 2010

Margashira Krishna Panchami

Vikriti Samvathsara

K.R. Mallya

(President)

- ◆ Whatever we offer to God in a spirit of sacrifice and with devotion will be returned to us in multiples.

- By H.H. Sudhindra Tirtha Swamiji



*From
Wellwisher*



EDITOR SPEAK

It gives me great pleasure to write this column of Silver Jubilee commemorative issue of this Souvenir. During its brief journey of twenty-four years the G.S.B Sabha, Dahisar-Borivali has been able to lay a sound foundation for a bright future with concerted efforts and selfless service of the Members of its successive Managing Committees and also certain other dedicated members in pursuit of social and cultural achievements. The Sabha has all along drawn inspiration from the lives of galaxy of great men of our community who have carved out unique positions in their chosen professional fields. This souvenir is dedicated to such eminent personalities who stood for professional and human excellence. Profiles of seven such great masters is given in this publication specially to provide to our younger generations an insight into the lives of struggles and accomplishments of those great individuals with a view to enabling the youngsters to learn certain important values in life from the lives of those illustrious members of our community.



A special feature covered herein relates to a brief account of the progress made by Saraswat Cultural and Recreation Centre, a social and cultural wing of the Sabha, through which the Sabha is committed to provide certain important social, cultural and recreation facilities to general public on a plot of land allotted to the Sabha by Municipal Corporation of Greater Mumbai on adoption basis to be developed as a recreation ground.

Another important feature that finds special place here relates to the commendable progress made by the Sabha in implementation of its core social objective viz., extending educational assistance to economically deserving students. A glimpse of future plans of the Sabha to further this core objective is also given.

I believe, these features would fulfil the purpose of this Souvenir. I am grateful to all those who have extended full co-operation to bring out this publication.

Dahisar, Mumbai
25 Dec., 2010
Margashira Krishna Panchami
Vikriti Samvathsara

R. Venkatraya Shenoy

◆ Let us strive for the welfare of all and may this be the ultimate goal of our life.

- By H.H. Sudhindra Tirtha Swamiji

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We March On.....

GSB Sabha, Dahisar-Borivali has just reached the threshold of its Silver Jubilee year. Though it has not traversed much on its long journey, its steps have been firm and strong thanks to the grace of Lord Satyanarayana and the blessing of our Swamijis. And all through this journey, it has drawn inspiration and support from the elders and well-wishers of our community. Our humble obeisance to these divine and human factors which have all along been with us and will continue to be with us in our march ahead. A brief account of our past and present status is given below.

Genesis

The Sabha was started in 1986 by a group of dedicated and socially oriented members of the GSB community in Dahisar to address certain genuine social needs of the community, especially, for supporting the cause of education of the economically weak children of the community in the area. Much headway could not be made in the initial years as the Sabha was not formally registered. However, as soon as it got registered in 1994 from the Registrar of Societies and also from the Charity Commissioner, there has been rapid progress in various activities of the Sabha as governed by its bye-laws.

Area of Operation

Initially, the Sabha's area of operation was confined to Dahisar which later covered Borivali and also areas adjacent to Dahisar and Borivali.

Membership

The total membership of 548 at the time of registration has grown steadily over the years to reach 1364 as on 31st March, 2010.

Objectives :-

The core objectives of the Sabha as per its bye-laws are

i. Educational

The most important objective of the Sabha is to provide all-inclusive educational assistance to economically deserving children for pursuing formal education upto graduation level and in certain exceptionally deserving cases, for prosecuting technical and professional studies as well, on a limited scale. However, the financial support is considered only after satisfying the genuineness of the need for such support after due verification of economic status of the families of such students. The Sabha has so far provided an aggregate amount of Rs. 24.25 lakhs to 347 students till 31st March, 2010 to support this cause. The Sabha has been able to carry on this noble cause only because of the generous financial support extended by certain benevolent well-wishers of our community to whom the Sabha and the beneficiaries remain ever grateful. Apart from providing financial assistance to deserving students, the Sabha encourages students both in their academic and also extra curricular activities such as essay writing, drawing, singing, sports etc by honouring the meritorious students with prizes at the Annual Get-together every year.

ii. Social and Medical Activities:

These objectives relate to marriage assistance and medical assistance and funeral services. While the progress under marriage and medical assistance does not deserve high

appreciation, funeral services rendered by the dedicated volunteers of the Sabha are highly commendable.

iii. Cultural Activities:

a) Sri Satyanarayana Maha Puja and Annual Get-together

The first and the most important cultural activity performed by the Sabha is Satyanarayana Maha Puja and Annual Get-together on 25th December every year since inception. The Annual Get-together function is held in the evening in which prominent personalities from our Community who have distinguished themselves in different fields are invited as Chief Guests / Guests of Honour through whom meritorious students in curriculum and co-curriculum are honoured with prizes.

b) Navratri Festival

We have celebrated ten day Navratri festival for the last 3 years i.e. 2008 to 2010 under the aegis of Saraswat Cultural and Recreation Centre, a unit of the Sabha, on a plot of 1.76 acres of land allotted to us by MCGM on adoption basis to be developed as a recreation ground. All the 3 years, this Navratri festival has been a special attraction as the 7 feet idol of Sri Devi is decorated and depicted in different Rupas on different days offering different types of Pujas, Havanas, and Sevass conducted through learned Vaidiks strictly according to religious customs and traditions. The entire ten day function all the three years has been a grand success drawing large number of devotees and admirers.

c) Among other cultural activities, mention may be made of celebration of Sri Rama Navami, Haldi Kunkum during Navratri, Tilgul on Makar Sankranti etc associated with Pujas and Bhajans. Performance of Rigupakarma and distribution of sacred threads to the members of our Community is another important cultural function being performed every year.

Future Plans

Our top priority at present is to develop the recreation ground and provide all facilities expected of us by MCGM. A separate write-up giving details of the work done so far and the tasks ahead to be accomplished is given separately.

Needless to say, the Sabha is committed to build-up a sizeable corpus to fulfil its most important agenda for providing uninterrupted financial support to economically deserving students to further their studies. We are confident that our generous donors would support us whole-heartedly in our mission as hitherto. Apart from this, Sabha is also concerned in fulfilling its other social obligations too. On the occasion of Silver Jubilee Year, the Sabha places on record its sincere thanks and heart-felt gratitude to all its valuable Founder Members, Office-bearers and all Committee Members since inception who have nurtured this Institution with their selfless service and sacrifice, ceaseless efforts and perseverance and above all, with unstinted support and co-operation to help it (Sabha) reach the present status.

Managing Committee
G.S.B. Sabha, Dahisar-Borivali

PRESENT MANAGING COMMITTEE MEMBERS OF G.S.B. SABHA, DAHISAR - BORIVALI (REGD.)

Shri K. R. Mallya
President

Shri S. J. Shanbhag
Vice - President

Shri M. Uday Padiyar
Hon. Gen. Secretary

Shri R. V. Shenoy
Jt. Secretary

Shri S. Manohar V. Kamath
Jt. Secretary

Shri Mohan A. Kamath
Treasurer

Shri C. N. Pai
Jt. Treasurer

MEMBERS

Shri P. S. Kamath

Sha S. S. Kamath

Shri B. M. Kamath

Shri S. N. Mallya

Shri Keshav K. Kamath

Shri Krishnanand Shirali

Smt. Mohini S. Shanbhag

Smt. Chandrakala S. Kamath

Shri G. Damodar Nayak

CO-OPTED MEMBERS

Shri Sudhir Narhari Shenoy

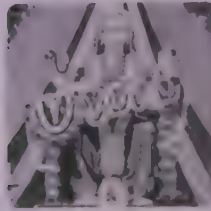
Shri P. B. Bhandarkar

Shri Hareshwar R. Kamath

Smt. Suguna K. Kamath

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SRI SATYANARAYANA

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Annual Get-together



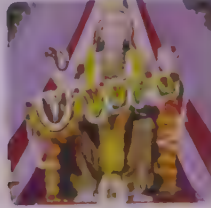
Annual Get-together 2000 - Chief Guest Shri. V. Leeladhar, then CMD of Union Bank of India



Annual Get-together 2009 - A view of the audience

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Annual Get-together



Honouring Shri M. V. Kini,
Education Aid donor



Annual Get-together -
Chief Guest - Shri T. Y. Prabhu



Annual Get-together -
Chief Guest - Shri M. V. Kini



Annual Get-together -
Chief Guest - Shri P. N. Shanbhag

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Annual Get-together



Annual Get-together -
Chief Guest - Shri Mohandas P. Mallya



Annual Get-together - 2004
Chief Guest - Shri P. S. Shenoy, CMD Bank of Baroda



Annual Get-together - Chief Guest - Shri K. R. Kamath ED Bank of India

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Annual Get-together



Honouring Chief Guest
Shri. Jagadish Pai K.L.
Executive Director, Canara Bank
Annual Get-together 2009



Honouring Dr. P. Dayanand Pai,
Chief Guest -
Annual Get-together 2008



Chief Guest K. R. Kamth
then Executive Director
Bank of India addressing the gathering
at the Annual Get-together

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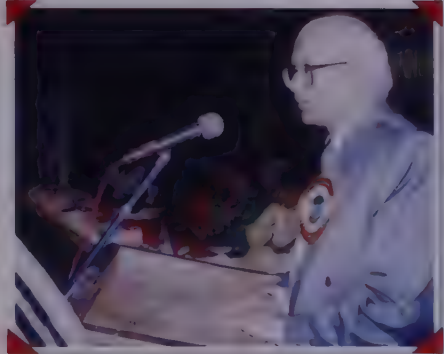
RAMKISHAN DAS DAGA SEVA NIDHI

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Annual Get-together



Annual Get-together
Chief Guest - Shri Bhaskar M. Pai



Annual Get-together -Shri K. R. S. Rao ED,
Bank of Maharashtra at Matrachhaya School ground



Annual Get-together
in the auspicious presence of
Shivaikya H. H. Shrimad Sachidananda Saraswati
Swamiji & Shishya H. H. Shrimad Shivananda
Saraswati Swamiji of Kavale Math



Annual Get-together -
Chief Guest Shri K. R. S. Rao

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Annual Get-together



Bhajana Mandali - GSB Samaj,
Western Suburbs Goregaon



Annual Get - together 2005
Vocal Music by Shri Shankar Shanbhogue,
Bangalore



Drama by Triveni Kala Sangam during
Annual Get - together 2000



Geet Sandhya during Annual Get-together 2006
by Smt. & Shri. Nagaraj Kini

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Annual Get-together



Annual Get - together
Drawing Competition



Teen Ratna Drama during
Annual Get - together 2004
by Kullappa Kundapur



Magic Show during one of the
Annual Get - together



Magic Show during
Annual Get - together 1995
by Yatin and Party

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Annual Get-together



Variety Entertainment -
A skit by Children
during Annual Get-together



Variety Entertainment -
A skit by Children
during Annual Get-together



Variety Entertainment -
A skit by Children
during Annual Get-together



Yakshagana Bayalata

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Prize Distribution by Shri. Madhav Puranik
Annual Get-together 1996



Prize Distribution by
Chief Guest Shri. V. Leeladhar, CMD Union Bank of India
Annual Get-together 2000



Prize Distribution by
Chief Guest Dr. P. Dayanand Pai
Annual Get-together 2008



Prize Distribution
during Annual Get-together
at the hands Dr. (Mrs.) Jamuna Pai

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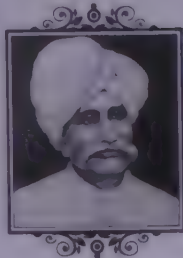
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Ammembal Subba Rao Pai – A Man with a Mission

GSB community had produced in mid of 19th Century a man who worked with a missionary zeal in the field of education, in the sphere of banking, in the arena of law and justice and above all, in the area of social and religious unity. And he was Ammembal Subba Rao Pai who was born on 19th November, 1852 at Mulki as the youngest son of late Shri. Upendra Pai, an advocate at the Munsif court in Mulki.



Early Life:

Late Shri Subba Rao Pai, short named as Subba Rao, was very mischievous in his childhood and was average in his studies as he used to spend much of his time in play. However, when he was 11 years he lost his beloved mother which marked a turning point in his life. After this great loss, his father late Shri Upendra Pai shifted to Mangalore in 1864 for the sake of education of his children. Young Subba Rao got admission in the Government College High School, then popularly known as Provincial School. The loss of his mother had a profound impact on the young mind, a change for the better, as he became more studious and also devoted to important daily rituals like doing 'Sandhyavandana' twice a day and also puja of their family deity which helped him to unfold his inner life slowly in later years. He passed his Matriculation exam. and then Intermediate exam. with good marks and his father decided to send him to Madras for higher studies. He completed his BA with a 2nd rank from Presidency College, Madras and Bachelor of Law with a 1st rank and a Gold Medal from Madras Law College.

Legal Career:

After completing his apprenticeship as a lawyer, he started practice at Madras when suddenly his father expired in 1876. Therefore he shifted to Mangalore and started his legal practice and earned a very good name and status. Incidentally, he was the first person to have a BA, BL in the entire South Kanara District. He practiced law both as a profession and more, as a mission. His legal practice was marked by search for truth and he tried to unveil it in every client he came across. He offered his legal services to all with equal treatment irrespective of economic conditions and social status of his clientele.

Impartial dispensation of Justice – Honour by H.H. Srimad Bhuvanendra Tritha Swamiji

Shri Subba Rao's greatest quality in dispensation of law in the most realistic and dispassionate manner without any fervour or favour, caste, creed or religion earned him a very good name not only among his professional colleagues but also the general public and especially, among the people of the GSB community. He handled all his legal cases in the most judicious manner, and in several cases he used to convince both the agitating parties to arrive at out-of-court settlements for the benefit of both the contesting parties. The news of his qualities of straightforwardness, inaccuracy, unquestionable faith in God and religious tenets attracted the attention of H.H. Srimad

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Bhuvanendra Tirtha Swamiji who honoured Shri Subba Rao with a gold chain and a pendant. The uniqueness of this pendant was that it contained the greatest and the most significant message engraved on it in Sanskrit, which read "Satyam Bruyat, Priyam Bruyat, Na Bruyat Satyam Apriyam" (Speak Truth, Speak Pleasant, Never speak Truth which is unpleasant). He kept up this greatest divine message till his death.

Mission in spread of Education:

Concerned very much about the prevalence of illiteracy and backwardness in education on a large scale in Mangalore and the Kanara District, Shri Subba Rao, along with 5 other like-minded enthusiastic young men whom he had met at Madras while practicing law there, started Canara High School in 1891 at Mangalore. He, along with his team went from house to house and convinced the parents and elders to send their wards to school. He also prevailed over well-to-do and philanthropic people to donate to help him in his endeavour to start and run the school. His team of 5 young men who were all well qualified and who could have earned very good emoluments by serving elsewhere, offered their services to teach in that school at a very low salary. With great sacrifice of teachers, with excellent organizing capacity of Shri Subba Rao and with his own financial contributions as also financial support from certain members of GSB Community, the school could run well over the years. In view of great pains taken by Shri. Subba Rao, dedicated service of the teaching staff and the efforts of the students, 3 students of the first batch of the school got 1st two ranks (1st Rank was shared by 2 students) in SSLC exam in 1893 in the entire Madras Presidency. This proved to be the greatest and ever memorable beginning which laid the strong foundation for the cause of education by Shri Subba Rao and the team of his friends.

However, Late Shri. Subba Rao was not to rest content with the initial achievements. He felt that with the establishment of Canara High School he had initiated action for the cause of education only partially. According to him, the other part and perhaps the more difficult part still remained to be solved and it was imparting education to girls. There was great resistance from parents and elders towards this end. As the GSB Community was largely male-dominated and because of prevalence of the custom and practice of early child (girl) marriage at the age of 7-10 years in those days, there was a great apathy for female education. Late Shri Subba Rao had to practically wage a war against this age-old discriminatory mentality of the people and had to convince them to turn towards his line of thinking. He exhorted the parents and the elders that since the female members form an important segment of the society, it was injustice to the feminine gender and also a grave danger for the allround development of the entire family and the society. With great persuasion and perseverance Shri Subba Rao could convince the society elders and prepared them to send their girls to schools. However, he had to surmount another social problem. Co-education was a taboo in those days. For this purpose, he started a separate school in 1894 exclusively for girls called Canara Girls School. He devoted much of his spare time for taking maximum care of both the schools. Over the years, both the schools grew in strength and popularity and became the landmarks in the educational map of the district.

As a further step to facilitate the children from other parts of the district as also from other districts like Coorg for prosecuting their studies at Mangalore, Shri Subba Rao started a hostel in 1904 by

collecting funds from Sri Madananteshwar temple in Manjeshwar and Sri Venkataramana temples in Mulki and Bantwal. Apart from providing facilities for school and high school studies for both boys and girls, Shri Subba Rao strongly advocated the people to facilitate higher studies including medical and engineering to their children as it would lay the foundation for the development of the society and the nation.

A plunge in Banking – A step in the right direction

Late Shri. Subba Rao's foray into the banking field was purely accidental. He took initiative in banking development not from commercial motive but more from social angle. In the 19th century and also in the beginning of the 20th century there was a strange practice prevalent among the members of the GSB community which involved keeping of certain amounts in deposit with certain rich and respectable members of the community as and when there was an addition of a member in the family. That deposit was supposed to be returned without any interest as soon as the member in whose name the deposit was kept attained 18 years so as to enable him to pursue his higher education, business or any avocation or for marriage. However, this practice didn't have any legal backing and was prone to deceit on account of death of either party or insolvency of the person with whom the deposit was kept. In some cases, non-maintenance of proper records added to the woes of the depositors. In all such cases of default, for legal recourse aggrieved parties used to approach Shri Subba Rao who was very much moved to see the pathetic conditions of persons who had lost their life- long savings. This prompted Shri. Subba Rao to think of starting some institution that could take care of the savings of those innocent people.

Another fact that encouraged Shri Subba Rao to think of starting a bank was the pitiable conditions of the poor and needy persons in getting banking facilities, especially, obtaining certain small loans from the only bank that existed in Mangalore viz; Madras Bank which in those days was considered to be the rich people's bank. Therefore, ordinary people who were in need of credit facilities had to necessarily turn to money lenders who were charging very exorbitant rates of interest so much so that very rarely any debtor could come out of the money lender's debt trap. Shri Subba Rao very well realized that the collective effect of all these was the economic downfall of our community and society. He therefore wished that it would be a noble idea if some bank was established so that the poor people could keep their savings in it safely and earn some interest on it and those in need of credit could get it at a very reasonable rates of interest.

A further reason that aggravated his desire to start a bank was the sudden crash of a financial company called Arbutnot Company in which many families had lost their hard- earned savings invested in that company. There was a widespread financial crisis resulting in hardship for the small merchants to raise credit for pursuit of their business activities except at exorbitant rates of interest. Shri Subba Rao realized that this temporary financial crisis would definitely spell further disaster and unless some collective and concerted action in the form of mobilization of resources by the community to help itself was not taken immediately, the crisis would continue. This timely caution resulted in starting 'The Canara Hindu Permanent Fund Limited' in 1906 at Mangalore which later



acquired the status of a bank known as Canara Bank. The fact that the people affected by financial crash and also other public started taking recourse to the Fund and later to the Canara Bank was a testimony to the amount of confidence the public reposed in Shri. Subba Rao. He drew inspiration from Madhurai Hindu Permanent Fund Ltd started by some lawyers and traders of Madhurai in 1894 which became a model for Shri Subba Rao to start his Fund/Bank in 1906. He made it a rule that the interest on loans should not be more than 10% per annum while other banks were charging 15-20%. Being a legal expert, he himself drafted the rules and regulations of the Fund/Bank. A question arose as to how to collect the minimum Share Capital of Rs 1.00 lakh. Shri Subba Rao himself traveled on a bullock cart to various people in different villages and towns in the Canara Dist. and sold the shares because of his popularity and the public confidence in him. He emphasized that his main purpose for starting a bank was to lift the people from debt trap, inculcate the spirit of thrift and saving, provide a secure institution to the people to deposit their savings with a small return on their savings, encourage trade and business and other avocations by availing credit on a reasonable rate of int., provide employment to unemployed youth in the Bank. The overall effect of his plan, according to him, was to improve the economic status of the people and the development of the region.

The Fund acquired the popular name Canara Bank in 1910 on the advice of late Shri Subramanya Iyer, a great educationist from Bombay to enable the Fund to grow in size and increase its functions and activities. For the efficient management of the Fund/Bank Shri Subba Rao formed a Board comprising 18 Directors and Shri Subba Rao was elected as the Chairman of the Board. Within a short period of less than a year, the deposits of the Fund/Bank crossed Rs. 1.00 lakh at the end of first financial year as on 31-3-1907, and earned a net profit of Rs. 2421 which was not, by any standard, a dismal figure, taking into account the rate of int. @ 8% on loans and advances.

Present Position of the Bank

The Bank's present capital is approx. Rs. 410 crores. It is having a network of 3,040 branches spread over India and abroad, having a total customer base of about 3.4 crore. Its present deposits stand at Rs 2,34,651 crores and net advances at Rs. 1,69,335 crores. The Net Profit as on 31/03/2010 was Rs. 30,216 crores

Keen interest in G.S.B. Parishads/Associations

Shri Subba Rao took great interest in uniting all people of G.S.B. Community spread over the entire Canara Dist. and also adjoining dists.. For that purpose he called a meeting of all the members of the Community in April 1908 in Canara High School. In that meeting it was resolved to take all steps to unite all the sections of the G.S.B. Community which idea was very much appreciated by all. In the second such meeting of the Parishads held in Dec. 1908, a very important resolution moved by Shri Subba Rao was unanimously passed to create a fund called 'Poor Boys Education Fund' and the int. earned on that Fund would be utilized to help the poor and deserving students to further their higher studies. As a practical measure, he proposed institutionalization of educational help with a view to widening the scope of the service. Shri Subba Rao was elected as Chairman of that Fund. He, along with other members of the Fund toured several places of the Dist. to collect money for

strengthening the Fund. This Fund has since acquired a gigantic size and functions with greater vigour and strength and administrative capacity disbursing lakhs of rupees as free scholarship, stipend and library book facilities to thousands of students to enable them excel themselves in their chosen educational courses.

End of An Era

Late Shri Ammembal Subba Rao Pai's life was full of strife and struggle, a struggle not only against his life-long problem of arthritis but a grater fight against widely prevalent social malady of illiteracy, ignorance and poverty and certain other deep-rooted social ills of our community. He fought valiantly against all those ills and odds with confidence and patience. His popularity as a great social reformer of the G.S.B. Community, his contribution to banking and education, apart from his unforgettable role as a legal professional dispensing justice in the most dispassionate manner and discretion could be vouched from the grandeur in which a befitting farewell was accorded to his mortal remains during the final journey from his residence at Dongerkeri in Mangalore to the crematorium, en route main road of the city covering his schools and the Bank with thousands of admirers and general public crowded alongside the route who mourned his departure. The same sense of respect and reverence was exhibited even 25 years after his death when a marble bust of his was ceremoniously carried in a grand procession from Canara Bank premises to Canara High School [which was hardly 100 yards away] passing through the crowded streets, temples and other important places offering flower garlands and aartis etc. This was the proof of love and affection, respect and reverence and the gratitude the people had towards this great humanist.

The G.S.B. Sabha, Dahisar- Borivali will always remain in the forefront to honour this benevolent forefather who lit the lights in the lives of thousands of members of G.S.B. Community in particular and others in general through provision of necessary educational facilities and also providing employment avenues especially in Canara Bank and other banks and institutions. On the occasion of its Silver Jubilee Celebration the Sabha offers its humble salutations to that Benevolent Grand Sire.

- Editor



- ❖ The old religion said that he was an atheist who did not believe in God. The new religion said that he is an atheist who does not believe in himself.
- ❖ Religion is neither talk nor theory nor the intellectual consent. It is realisation in the heart of our hearts. It is touching God; it is feeling and realizing that I am a universal Spirit and all is its great manifestation.

- Swami Vivekanand

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Silvery Memoir

Rashtrakavi Manjeshwar Govind Pai

Late Shri Manjeshwar Govind Pai was one of the foremost Kannada poets, a very good prose writer, a playwright and more than that, a great linguist and above all, a noble human being. The entire Gowda Saraswat Brahmin (GSB) community is extremely proud of him as very few persons from this community have risen to such a high place in the literary world as Shri Pai has been accredited with.



Shri Pai was born on 23rd March 1883 in Manjeshwaram, his maternal grandfather's place. Born of Shri Mangaluru Sahukar Thimmappa Pai, a well known person in Mangalore and mother Devaki Amma, Shri Govind Pai had his school education in Mangalore and his higher education at Madras (Chennai). However, owing to sudden demise of his father, young Pai had to give up his college studies abruptly. This unexpected turn of events did not deter him from devoting his life for the cause of literature. He had an exceptional flair for literature and abounding love for Kannada and he dedicated his entire life for the development of Kannada literature. According to Dr. D V Gundappa, another great name in the Kannada world, Shri Pai was 'the guru' of the literary world.

The person who kindled interest in Kannada literature and the love and respect for the language in young Pai was late. Shri Panje Mangesh Rao, a great laureate himself. Shri Pai accepted Kannada as his mother and the whole world appeared to him as Kannadamaya. Shri Pai's earliest contribution to the literary world was Shri Krishna Charita in 1909, a prose composition which was a testimony for his ability as a prolific prose writer. Shri Pai was a poet par-excellence. One unique feature of his style of poetry was that his poems did not give much importance to certain poetical rules such as metre. He gave priority to meaning and emotions or 'Bhavartha' expressed by the poet. According to him, any rule that stands between the poet and the sincere reader and fails to convey what is intended to be conveyed clearly to the reader is not real poetry. At best it may be a combination of words adhering strictly to certain conventional poetic rules rather than a piece of work expected to convey the feelings and emotions of the writer to the readers. He was very much critical of such literary works borne of orthodox approach.

Late Shri Govind Pai had a very long literary life spanning over six decades dedicated at the altar of Kannada Siri Devi. He spent his entire literary life in his ancestral house at Manjeshwar which was a part of South Kanara district with erstwhile Madras state. He lived in that house as his hermitage producing some of the best literary works which earned high respect and admiration not only from the readers but even from the governments as well. Some of his finest literary works are:

1. Gilivindu or flight / flock of parrots (1930) was his first collection of 46 poems which exhibit late Pai's poetic perspective towards life, his love for his motherland, his intimacy with the nature around him and above all, his love for his beloved language, Kannada.
2. Golgotha (1937) was the next important poetic contribution where the poet has expressed his

Silvery Memoir

heart felt feelings at the most heinous treatment meted out to Jesus Christ during the last days of his crucifixion. It explains vividly the entire episode of grievous end of Christ and various situations and events that have taken place from sunrise to sunset. The emotions expressed in the poems were so intense and natural that it appeared as if the punishment was meted out to Shri Pai himself. What surprised some of the Christian readers of this book was that they believed that Shri Pai was an ardent follower of Christian faith and in one of the gatherings where the poems of this book were read out, a Catholic Father enquired whether Shri Pai was a Christian. Such was the emotional involvement of the poet reflected in the work.

3. Chitrabhanu (1942), a paly explaining pathetic incidents of death of a young student Virendra in Hubli who laid down his life in police firing in 1942 fighting for the freedom of motherland. The main purpose of Shri Pai in producing this book was to highlight the atrocities of British rule in India and to evoke national spirit for independence among people in those days.
4. Vaishakhi (1946) was another literary work of Shri Pai relating to parinirvana of Lord Buddha comprising his sermons to his followers. The salient feature of this literary work was to spread the message of Lord Buddha to readers.
5. Hebberalu (Thumb) written in 1946 exemplifies Ekalavya's pure and undisclosed love and devotion to his Guru Dronacharya, where the poet had made a distinct attempt to reflect the menace of caste system prevalent not only during the days of Mahabharata but also during the lifetime of Shri Pai.
6. Nandadeepa (the enduring lamp) was the finest of the masterpieces of Shri Pai. It was a collection of 37 emotional poems which was a devotional tribute to Lord written in memory of his beloved wife expressing therein 50 years of his life's experiences.

Some other literary works of Shri Pai which deserve special mention and which also express his deep sense of love and respect for other religions, especially Jainism, which was and is very popular not only in the erstwhile South Kanara district but also certain other parts of Karnataka, are –

- I. Sri Gommatajina Stuti – hymns praising Lord Gomateshwara, the last tirthankara of Jains
- ii. Venoorina Shila shasanagalu – recordings of historical events and religious instructions relating to Venoor, another historical and sacred place of Jains in South Kanara district.
- iii. Sri Bahubali Gomateshwara Charitre – history of Sri Bahubali.
- iv. Yesu Krishna (Jesus Krishna)- a work which aims at amity between Hinduism and Christianity.

These three literary works pertaining to Jainism, Yesu Krishna, Vaishaki, a literary work on Bhagwan Buddha's sermons, Golgotha – the heart-rending account of the last days of Jesus Christ, - all reflect Pai's strong and deep sense of love for other religions.

Some other works of Shri Pai were 'Mannina Sodagu' (the fragrance of soil), 'Taayi' (mother) and 'Hrudayaranga' (emotional reflections of the heart).

Apart from being a prolific writer, a renowned poet, a great playwright and a devoted researcher who compiled historical events which were reflected in his writings, he was a multilinguist who had done

studies in other languages. He could read and write in several Indian languages like Sanskrit, Prakrit, Pali, Tamil, Marathi, Bengali, Urdu and Hindi and some other important foreign languages like English, Persian, Greek and Japanese. He translated several works in other languages into Kannada. Taking into consideration his great contribution not only to Kannada literature but also the literary world in general, the then Government of Madras conferred on late Shri Manjeshwar Govind Pai the prestigious title 'Rashtrakavi' in 1949.

According to Shri Pai any good literary work should comprise all 'navarasas' viz, humour, love, fear etc like the seven colours of the rainbow which make the literary sky attractive. He also believed that any good literary work like the creations of God should have the attributes of 'Satyam (reality), Shivam (propitiousness) and Sundaram (beautitude)' and most of Pai's works were an attempt towards this end.

Late Shri Govind Pai was a very simple person of unassuming nature. He used to respect all irrespective of their status, caste, creed and religion. He used to receive people with a broad smile and with a warm heart flowing with love and affection. His simplicity was visible not only in his attire but also in his words, attitude and manners. One could find a unique combination of a great poet, prolific prose writer, a deep historical researcher and above all, a noble personality. According to Shri Masti Venkatesh Iyengar, another great name in Kannada literature, "Shri Pai was like a morning star who shows beacon light and way for generations of writers and poets for many more years to come". Shri Pai presented his greatest and finest work 'Golgotha' to his brother's children with the message, "God is truth, truth is God; just as all chariots have a single path to tread, so too there is one God principle in every religion. Religions are many but God is one." This is the greatest message that every one of us should imbibe and follow meticulously in every walk of life. Let late Shri Manjeshwar Govind Pai live long in our hearts and show us the way for a better life. GSB Sabha, Dahisar-Borivali, on the occasion of their Silver Jubilee celebrations, pay their highest tributes to this great Literary Star.

- Editor



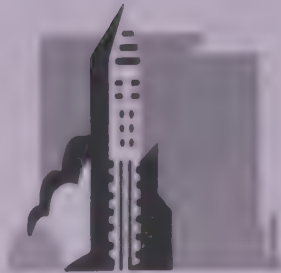
- ◆ The Truth is best as it is. No one can alter it; neither can anyone improve it. Have faith in Truth and live in it.
- ◆ Whatever may be the cause of your suffering, do not wound others.

- Bhagawan Buddha

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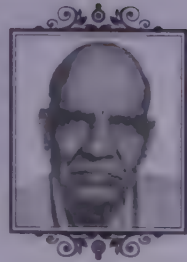
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Silvery Memoir

Shilpi Gopal Shenoy – The Master Sculptor

Sculpture is an art of carving on stone both hard and soft. It involves great care and concentration, abundant patience and time, super artistic skill and dexterity and above all complete mastery over the art and thorough background about the subject/object of work. Though it is a difficult and time-consuming art it is a long-lasting art whose works can remain for thousands of years reflecting the culture and civilization of the bygone ages and the standard of life and achievements of the people to which those works of art belong.



India has produced many sculptors in its long cultural history. Of them, relatively recent one is late Shri Ranjal Gopal Shenoy, popularly known as 'Shilpi Gopal'. His popularity as a master craftsman has carved out a distinct place for him, his community i.e. Gowda Saraswat Brahmins, and the country in the world of art and culture.

One unique feature of art of late Shri Shenoy is that his sculpture is monolithic i.e. carving out the entire piece of work in single stone and preferably granite, a hard black stone which was and is available abundantly in his native place, Karkala which means 'land of black stone'. He had carved out several beautiful idols of Hindu Gods, saints and certain great personalities most of which look natural and alive as if he had breathed life into them. Most of his masterpieces installed in various temples and religious places are being worshipped daily with devotion and sanctity.

Early life of struggle and strife

Late Shri Gopal Shenoy was born on 06th January 1897 in Karkala, a small town in Udupi dist in Karnataka state.. His father was late Shri Ranjal Janardhan Shenoy who himself had interest in art and sculpture. At the instance and encouragement of H.H. Shrimad Bhuvanendra Tirtha Swamiji of Sri Kashi Math, he (Late Shri. Janardhan Shenoy) had carved out two idols of Dwarapalakas in 'panchloha' for installation at a temple in Kochi which are testimony to his art and artistic skills. Young Shri. Gopal Shenoy had a life of struggle and strife to begin with. As there was not much importance and also means for formal education in those days, he studied only upto third standard in Sanskrit in one of the schools run by Sri Venkataramana temple. But he was attracted towards drawing and sculpture at a very early age and his father himself gave the young boy necessary training in those arts. When Shri Gopal Shenoy was 18 years his father breathed his last leaving the responsibility and care of three unmarried daughters on the young shoulders of his only son Shri Gopal Shenoy. As there was no means of livelihood, the first recourse that he took was to fall on the lotus feet of H.H. Shrimad Varadendra Tirtha Swamiji who made arrangements to appoint young Shenoy as a drawing teacher in one of the schools run by Sri Venkataramana temple in Karkala on a monthly salary of Rs. 3/-

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Prelude to family profession

Late Shri. Shenoy started his artistic career by preparing clay idols of Sri Ganesha for worship during Ganesh Chaturthi. As Karkala did not have, in those days, many persons with good economic background especially among the GSB community who were generally observing this festival, there were not many orders for making those idols. Some people didn't have means to pay for the idols but were bound to carry out the family custom of observing Sri Ganesh Chaturthi. However, Shri Shenoy did not let down such devotees. He used to take only one coconut as his remuneration for providing the idol to enable such poor people to celebrate Sri Ganesh Chaturthi without fail. He, who was himself finding it difficult to make both ends meet, had the magnanimity to help and enable his poor customers to perform their age-old family ritual. The very fact that he started his career by making clay idols of Lord Ganesha with dedication to his art and devotion to the Lord without any commercial aspirations, resulted in showering of blessings by the Mangalamurti i.e. the giver of auspiciousness which had showed him the clear path to advance in his professional career to get world-class recognition and glory over the years. Starting with the clay idols, his expert hands proceeded with carving out small idols of God like Krishna on ivory which ultimately led him to take hammer and chisel in his hands to try his artistic skill and expertise on marble and hard granite without knowing that one day his name would permanently be carved out in golden letters in the pages of history on art and sculpture for the posterity to bow their heads to this great soul in utter reverence and admiration.

Marvel on the pillars of Sri Venkataramana temple, Karkala

It was in 1936 Shri Shenoy was called upon by the authorities of Sri Venkataramana temple, Karkala to prepare 4 pillars in black stone with artistic carvings on them for installation in four directions just outside the sanctum – sanctorum of the temple to add to the beauty and grace of the temple. Shri Shenoy accepted this invitation as an ordain by his father's mentor and guru H.H. Shrimad Bhuvanendra Tirtha Swamiji and also a Divine wish of the deity of the temple. He started that divine assignment with great care, sanctity and devotion in the foreyard of his house in 1936 and completed the work in 1942. These four pillars in shining black stone with all carvings were installed at pre-selected place inside the temple. The artistic skill and sculptural beauty in these pillars provide just an insight to sculptural excellence of Shri Shenoy. There is a specific message conveyed by these pillars – one acquires more and more refinement and maturity in life by receiving more and more blows and by facing hardship just as the hard and rough stone acquires proper shape and beauty with the successive blows of the hammer and beat of the chisel. The message they convey is to be understood and appreciated with head and heart. The carvings depicted on these pillars comprise representative samples of God's creations such as minute creature like insects and animals, flies and birds, flowers and fruits and certain celestial figures, each one of which has a definite purpose and role to play in this gigantic Divine set-up.

The quality and contents of sculpture on those four pillars is as good or even better than those in famous temples of Halebid and Belur in Karnataka. These pillars are a testimony of the supremacy of the sculptural skill and acumen of Late Shri Ranjal Gopal Shenoy.

Other works of repute

Late Shri Shenoy had carved out several idols especially of Hindu Gods which had been installed in various temples, especially in the erstwhile South Kanara district, Karnataka state and also certain other parts of our country. Some such selected works are:

- i. A three-feet granite idol of Gopala Krishna for Divine Life Society of Sri Sivananda Swamiji at Hrishikesh in 1941-42,
- ii. A thirty-nine feet monolithic statue of Bhagwan Bahubali in 1976, installed at Dharmasthala,
- iii. A silver throne presently used by H.H Srimad Sudhindra Tirtha Swamiji of Sri Kashi Math Samsthan,
- iv. An idol of BalaKrishna with a churning rod in His hands found in Kashi Math at Gaya,
- v. Idols of Sri Ram, Lakshman and Sita Devi installed at Gokarna Math in Wadala, Mumbai
- vi. A statue of great English playwright Shakespere was carved here and sent to UK made the English people look at the statue with astonishment and admiration at the beauty and natural physical features of the playwright reflected in the statue.

Pinnacle of glory

Shri Shenoy's sculptural glory reached its pinnacle when he carved out the statue of Bhagwan Bahubali installed at Dharmasthala as desired by the then Dharmadhikari of the temple late Shri Ratnavarma Hegde. Shri Shenoy was 72 years old at that time and was little bit apprehensive of the possibility of successfully completing that mammoth task during his lifetime as it was time consuming work. However, he surrendered himself to Lord Sri Venkatramana, his favourite deity, for the successful completion of the great task entrusted to him and started the work with full confidence in 1967 in Karkala. Right from selection of the stone / rock and place for carving a statue of such huge proportions he and his team continuously worked for more than 18 hours a day for nearly five and half years and produced a magnificent monolithic statue of Bahubali of 39 feet plus 13 feet deep pedestal. The statue was ready for transport to Dharmasthala on 27th March 1973.

Spread of fame abroad

The fame of Shri Shenoy after installation of two Bahubali statues – one at Dharmasthala and other at Agra attracted the attention of people of Japan. Representatives of Sukhonava temple in Japan requested Shri Shenoy to make a 70- feet statue of Avalokeshwara Buddha for installation in Japan for their daily worship. Accordingly he made a 66 feet statue of Buddha in suitable parts as transporting a monolithic statue of such a gigantic size to Japan was difficult. Shri Shenoy deputed his grandson Shri Radha Madhav to Japan who was adept in the family profession, to assemble the statue in Japan which he accomplished successfully by staying there for a couple of months.

A Great Humanitarian.

Late Shri. Gopal Shenoy was a very simple man who always attributed all his name and fame etc. to God and never felt proud of his elevation in life. Though earning in lakhs during the later part of his life, he led a very austere life till his end. He was closely associated with three consecutive Swamijis of Sri Kashi Math Samsthan and all the three Swamijis honoured him with blessings not only for his proficiency in his family profession but more so, for his simplicity and dedication to his duties and devotion to God and Swamijis. He expired on 01st December 1985. One unique coincidence of Shri Shenoy's death was that H. H. Sudhindra Tirtha Swamiji was camping at Karkala during his demise and final rites.

As sculpture is said to be the long-lasting art, so also the name of Late Shri Gopal Shenoy. His life itself was an artwork, as desired by the Creator. The GSB Sabha Dahisar-Borivali, on the occasion of its Silver Jubilee Celebrations pay their highest regards and tributes to this great sculptor who brought high recognition to the GSB community in which he was born and also the nation to which he belonged by carving out a permanent place in the world map of art and sculpture.

- Editor



- ◆ Many are the names of God and infinite forms through which He may be approached. In whatever name and form you worship Him, through that you will realize Him.
- ◆ The Reality is one and the same; the difference is in name and form.
- ◆ One cannot have the vision of God as long as one has these three – Shame, Hatred and Fear.
- ◆ He who yearns after God cannot bestow any thought on such trifles as food and drink.

- Swami Ramakrishna Paramahansa



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Silvery Memoir

Padmashree Dr. T M A Pai – A Great Man Of Miracles

Padmashree Tonse Madhav Ananth Pai is a 'Yugapurusha' of Indian education. Such personalities are born very rarely or once in the time - span of several centuries shining brilliantly like a morning star and disappear after accomplishing their cherished goal to the benefit of humanity. It is said that some people are born great, some people are blessed with greatness and some people attain greatness by their own efforts. In case of Dr. T M A Pai it can be said beyond any doubt that he became great and great among the greatest by dint of his efforts and dedicated work. And this greatness is the real greatness, memorable and everlasting and worthy of appreciation.



Dr. Pai was born on 30th April 1898 in Kallianpur, near Udupi in a fairly big family with ordinary economic background. He had his early education in Kallianpur and high school studies at Udupi. He did his pre-degree studies in St. Aloysius College in Mangalore with a scholarship. After passing Intermediate course, he went to erstwhile Madras to pursue his studies in medicine. On his return to Udupi after completing MBBS he desired to proceed to Hong Kong seeking lucrative earnings. But his mother prevailed over him to continue his practice in Kallianpur so that the natives could avail the benefit of his knowledge and practice of medicine. This timely advice and affectionate admonishing by his mother marked a turning point in the life of Dr. Pai, a turning point for the better.

Dr. Pai, a country doctor who practised medicine / surgery for 15 years from Kallianpur, turned into a banker first and later a builder of institutions of higher learning – both general and technical in different disciplines, the state of the art medical colleges and hospitals etc. and a host of other institutions within a span of less than half a century. Most noteworthy feature of this allround development was that Dr. Pai with active support of a few close members of his family, ran the entire empire of these institutions/activities to the utter wonder and amazement of the nation and the world.

Role as a banker

While practising medicine, Dr. Pai stepped into banking as his brother Shri Upendra Pai had already initiated action to start a bank to cater to the banking needs of small traders and poor people who were denied petty loans by the existing commercial banks. As Dr. Pai had the in-born ability to convince the people about the necessity to establish a new bank, his brother Shri Upendra Pai wanted Dr. Pai who could organize it and run it efficiently. Dr. Pai had realized that giving economic security to the poor was as important as treating them of their illness. This prompted him to devote much of his time in spreading banking activities which ultimately resulted in giving up his medical profession and devote completely to banking. Because of conscientious efforts of the Pai brothers, the Syndicate Bank was started in 1925 with a paltry capital of Rs. 8,000. He inculcated the spirit of thrift and saving among the poor people as a first lesson for self-reliance. Thus, what was started as a Pygmy Bank catering mainly to the needs of rural people of small means grew over the years into a giant bank spreading its branches in nooks and corners of the country having a network of over 2000 branches including those abroad. Dr. Pai drew active support and administrative acumen from his nephew Shri. T A Pai, another genius like his uncle. Dr. Pai

was at the helm of affairs of the Bank for nearly 15 years. His contribution to banking and insurance is based on his concept of simple schemes of small savings involving small men with small means covering rural areas. The introduction of Pygmy Scheme i.e. small collection of deposits on daily basis from large number of people of very small means had proved to be a success story which had paved the way for the growth and glory of Syndicate Bank.

A greater role in educational field.

Dr. Pai, being fully aware of the difficulties he had to face for his own education for want of non-availability of educational facilities near his home town and home state, he had an intense desire to provide such facilities locally for the people in and around Udupi and the erstwhile S.K. Dist. Dr. Pai had recognized and advocated that education is the birth right of every child long long before the Indian govt. made it one of the manifestoes of our national policy and priority. To translate his urge to provide education into practical reality by starting educational institutions, Dr. Pai needed land. His eyes turned towards a barren hillock which was called 'Mannapalla' meaning mud pond in Tulu which was subsequently came to be known as Manipal. Dr. Pai purchased 107 acres of land on this hilltop which had no demand in those years. To start with he established Canara Land Investment for the development of the land he purchased. Thereafter, small institutions like a tile factory, an agricultural improvement society and a primary school etc. came up there. But the real foundation for translating his intense desire for spread of education into a practical reality was laid down only in 1948 when Dr. Pai started Academy of General Education with a view to guiding anybody, any institution for spread of education. Dr. Pai realized that imparting mere formal education was not of much use unless it was employment-oriented. So the Academy started opening vocational training centres in different avocations and small professional courses which were employment-generating. To impart recognition to those professional courses for easy access to employment in respective fields, the Academy started issuing fellowship to such members. In the process, the Academy started gaining reputation.

As the Academy of General Education started acquiring much needed recognition, the educational philosophy of Dr. Pai acquired a definite meaning and purpose. According to him, "Cost of education should be taken as an investment which has potentialities for an economic reward". Dr. Pai succeeded in inculcating this principle in the minds of parents and students and well-wishers for spread of education in and around Manipal and convinced them to subscribe to his line of thinking. It gave him tremendous confidence to start the first college named Mahatma Gandhi Memorial College (MGM) in Arts and Commerce in 1949, the first of its kind in the entire Udupi Taluka. Thereafter, there was no let-up in Dr. Pai's efforts to advance in his chosen field. Dr. Pai had a long cherished desire to establish a medical college in Manipal as there was no medical college at that time in the entire South Kanara District. But establishment of such a college involving huge funds and without any government support and necessary infrastructure was beyond anybody's imagination. But Dr. Pai stood firm in his determination to achieve his avowed goal. Dauntless of all the problems posed by the concerned state governments and the University and the criticisms from close quarters, Dr. Pai proceeded further with determination and grit in translating his proposition into a viable reality. He established Kasturba Medical College (KMC) in Manipal, the first medical college in the entire S.K. district and the first of its kind in the private sector in the whole of Karnataka. This college was Dr. Pai's answer to aspiring youngsters who found difficulty to get admissions in Government-run medical colleges despite having merits. For the purpose of translating his plan into workable reality Dr. Pai envisaged a co-operative plan to fund the proposed

medical college by requesting the parents to meet the cost of education. Those who had their own reservations in the beginning about the self-financing scheme of the institution were convinced later of Dr. Pai's views when they were surprised to see the system of teaching and the nature of facilities provided. To start with Dr. Pai enlisted the support of retired professors in medical profession to teach in KMC. To provide necessary clinical facilities to the students, Kasturba General Hospital was built.

Seeing the success of the medical college and hospital at Manipal Dr. Pai started a separate KMC at Mangalore and also a hospital later to cater to the needs of the aspiring students in Mangalore and around. As a complement to general education in medicine, a need was felt to open a separate College of Dental Surgery in Manipal. Similarly, as the medical college and hospital grew in strength, there was a genuine need to provide ancillary occupational courses and accordingly a School of Nursing, a Bachelor course in Nursing, BSc in Yoga Therapy, a Post Graduate and Super Speciality courses in several disciplines of medicine and surgery which Dr. Pai fulfilled in course of time.

Dr. Pai was not a person who could remain content with establishing a college in general education (MGM College) and one in medical science i.e. KMC. His attention turned towards providing technical education in engineering. For this purpose, Dr. Pai started Manipal Engineering College in 1957 which was later renamed as Manipal Institute of Technology (MIT) which at present offers courses in different segments/branches of engineering attracting thousands of students from different parts of the country and also from certain foreign destinations.

With a view to producing a band of lawyers and legal experts to provide necessary legal backup to various banks and other institutions, Dr. Pai started Udupi Law College in 1957, which is now known as Vaikunta Baliga College of Law. He also established Dr. TMA Pai College of Education in 1965 and also a College of Pharmacy.

After taking care of educational requirements of local people and of Udupi, Dr. Pai turned his attention to other parts of SK District as also of Karnataka state to provide general education in different disciplines. The first such college was Shri Bhuvanendra College (1960) in Karkala, followed by Vijaya College (1963) in Mulki, Bhandarkar's College (1964) in Kundapur, Mahavir College (1965) in Moodibidri and Jagadguru Chandrashekar Bharathy Memorial College (1965) in Sringeri. One unique feature of all these colleges established outside Udupi under the Academy of General Education, Manipal was that all these colleges were community colleges built with co-operation of local people with contribution from the Academy to cater, by and large, the educational needs of local students. All these colleges, maintain a very high standard of teaching and also discipline and provide ample employment opportunities to youngsters, especially of SK District.

A Karmayogi in true sense

Dr. Pai continued as the President and Registrar of the Academy of General Education, Manipal, between 1942 and 1979 with scores of educational institutions both general, technical and specialized in different disciplines. What he had started in the beginning as an evolution in the educational field turned into a revolution over the years attracting attention and admiration from millions of people all over the country and the world. Generally, an individual can attain success and fame in any one field of activity. But Dr. Pai is an exception to this. There is nothing that Dr. Pai did not touch and whatever he touched he turned into gold. Behind all these activities was one man and he was Dr. TMA Pai, a true 'karmayogi' who made Manipal his karmabhoomi.

Secret of efficient management and glorious success

When anyone looks at Manipal with its spectacular progress and prosperity, vibrating with multitudinal activities, he is prone to wonder how Dr. Pai could achieve all this glory in a short span of about four decades. Dr. Pai did not have any magic wand nor the proverbial Aladdin's lamp in his hands. It was sheer conceptual clarity and practical approach, complete dedication to translate his ideas into visible realities that made him the architect of Manipal. Another important quality of Dr. Pai was that he was an expert in uniting men materials and means which enabled him to derive maximum benefit to greatest number of people. Prudent delegation of powers and adequate independence to his administrative staff, the reasonable trust and confidence he reposed in principals and heads of various institutions and high regards he showed to the teachers and professors and in return the respect that he commanded from them are some of the very important factors for his success story. Above all, he was a man of unquestionable integrity and intellectual honesty which stood in good stead to lead him to success in all his ventures.

Possessed of all these qualities, he strived hard like Bheeshma Pitamaha to uphold the welfare and allround prosperity of his Karmabhoomi till he breathed last on 29th May 1979 after ensuring that the reins of his Karmabhoomi were in the able and secure hands of his successors. When he departed from this world he was the most contended soul because what he had contemplated was accomplished to the best of his satisfaction. Acknowledging all these marvellous achievements and rare qualities of head and heart, Dr. Tonse Madhav Ananth Pai was conferred with the prestigious National Award, Padmashree in 1972. He was also awarded D.Litt by Karnataka University and also Andhra University in 1975. In his memory, the Government of India brought out a postal stamp on 9th October 1999. 'Ripley's Believe it or Not' recognized Dr. Pai as the person for establishing maximum number of educational institutions in one's lifetime.

Unlike many great people who attain greatness after their departure, Dr. Pai attained greatness and admiration during his lifetime becoming a legend when he was alive. The whole nation in general and the entire Saraswat community in particular salute with great reverence and gratitude to Padmashree Tonse Madhav Ananth Pai who dedicated his life for providing much needed facilities in educational field and maximum employment opportunities in different fields of activities undertaken by him for allround upliftment of atleast two generations of young men and women and yet leaving his karmabhoomi with all bounties in the secure hands of his able successors for furtherance of his ideas and ideologies for the benefit of future generations. The GSB Sabha Dahisar Borivali, on the occasion of Silver Jubilee Celebrations pays their humble tributes and salutations to that Great Pitamaha.

- Editor



- ◆ Many are the names of God and infinite forms through which He may be approached. In whatever name and form you worship Him, through that you will realize Him.
- ◆ The Reality is one and the same; the difference is in name and form.
- ◆ One cannot have the vision of God as long as one has these three – Shame, Hatred and Fear.
- ◆ He who yearns after God cannot bestow any thought on such trifles as food and drink.

- Swami Ramakrishna Paramahansa

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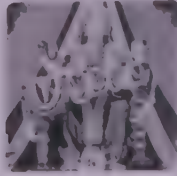
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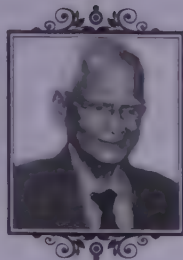
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Shri K. K. Pai – A Practical Banker

Late Shri Kalasanka Kamalaksh Pai is well-known as a reputed practising banker who held a coveted position for a pretty long period in one of the leading banks of our country. He was born on June 20, 1921 in Udupi, Karnataka as son of a provisions merchant. He had his basic education and a degree in Commerce in Udupi. After his graduation, Shri Pai joined Syndicate Bank in a respectable position.



Shri Pai was efficient, fearless and honest in his work. This position he maintained throughout his banking career. He was well-versed in administration. He never succumbed to any praise or flattery or any obligation and inducement of any type. He used to take proper decision on any matter after thorough scrutiny and clear understanding of the case\subject. Further, he had the knack to judge a customer or an employee that helped him to manage the business of the Bank well and also administer the staff effectively.

Recognising Shri Pai's efficiency, genius and managerial capability late Dr. T.M.A. Pai appointed Shri K.K. Pai as the M.D. of the Syndicate Bank. His (Shri K.K.Pai's) close association with his colleague late Shri. T.A. Pai gave him the boost that he deserved. Being very honest and sincere in his approach, Shri K.K.Pai liked such employees in the Bank and helped them to serve the Bank with full involvement and complete dedication for the growth of the Bank and the upward move in the career of such devoted employees in the service of the Bank. When late Shri. T.A.Pai, who was then C.M.D.of Syndicate Bank was chosen by the Central Govt. for appointment as the Chairman of L.I.C.of India, he agreed to take up the challenging assignment only on the condition that Shri K.K.Pai should take the reins of the Bank from him.

When Shri K.K.Pai took over the charge of Syndicate Bank it coincided with the nationalization of 14 big commercial banks of which Syndicate Bank was one. Shri Pai faced boldly and efficiently the challenges posed by the nationalization and thereafter to enable his Bank emerge as a farmer-friendly and a common man's bank in the country supporting the progressive economic policies introduced by the Govt. of India.

Being efficient, strict and progressive banker is one aspect of Shri Pai's personality. There was yet equally great but less publicized social, political and humane personality which was seen by a few close associates and relatives of Shri Pai. He took immense interest in art, literature and cultural activities. He used to participate in literary and cultural events in and around Udupi. He was also a good orator and very often delivered effective and thought-provoking talks on various topics especially, on banking and economics. He took keen interest in the field of education. He was the Chairman of the Academy of General Education, Manipal for a pretty long period and was a source of guidance and inspiration to educational institutions under the Academy. His strict administrative and financial policies made such institutions function efficiently and economically. Shri Pai continued as the head of the Academy till his expiry in January 2009.

In the demise of Shri K K. Pai the people in general and the banking community in particular lost a great allround personality. Several employees of Syndicate Bank respected and adored him as their Big Brother as he was instrumental in employing them in the Bank and also for their progression in their career. It is most appropriate to quote the tributes given to late Shri Pai by Shri V. Leeladhar, Ex-Deputy Governor, R.B.I. "One can go on describing his good personality traits. And the fact remains: In these difficult times such personalities of eminence are becoming scarce, far and few. He was a mentor to thousands of people like me and his passing away is a personal loss to every one of us. May his soul rest in peace!" On the occasion of Silver Jubilee Celebrations, GSB Sabha, Dahisar-Borivali pay their tributes to this Great Banker, a banker to the core.

- Editor



- ❖ He who has awakened is freed from fear; he has become Buddha; he knows the vanity of all his cares; his ambitions and also his pains.
- ❖ Happy is he who has overcome all selfishness; happy is he who has attained peace and happy is he who has found Truth.
- ❖ Truth is noble and sweet; the Truth can deliver you from evil. There is no saviour in the world except the Truth.

- Bhagawan Buddha



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Uncle Pai – Father of Immortal 'Amar Chitra Katha'

Pictorial presentation of mythological stories, folk tales and ancient historical personalities in comic form is the essential theme of 'Amar Chitra Katha' of Shri Irvattoor Anant Pai, popularly known as 'Uncle Pai'. Through this media he has entertained at least two generations of young children and also the elders the world over not only with fun but with a fund of valuable information about ancient epics, mythology, culture and history.



During our childhood our parents and grand-parents used to tell and retell us certain interesting and fantastic stories mostly of animals popularly known as Jataka tales and also certain awe-inspiring mythological stories of Ramayana and Mahabharata and also moral stories from epics to entertain the children (as there was no other means of entertainment easily accessible), to keep the children happy and witty, and above all, to inculcate certain moral values in the young minds. At times, certain specific stories were told to frighten the arrogant tiny tots to obey the elders and be amenable to discipline. Over the years, this culture of story telling had gradually lost its importance for variety of reasons and children, by-and-large, started growing ignorant of our mythology and cultural heritage. This ignorance of our ancient history and culture was so deep that many children could not recollect the names of certain mythological and historical personalities whenever needed. One such incident proved to be a turning point in the life of Shri Anant Pai. It was a quiz competition for children, which Shri Pai happened to watch from a pavement, where he noticed that no participating child in the quiz could tell correctly the name of Lord Rama's mother. This was an eye-opening incident of general ignorance shown by the children about the most popular epic, Ramayana. He was surprised or felt extremely unhappy with the dismal level of knowledge and information of the young ones about our epics. This incident which had taken place in 1967 could not be taken so lightly by Shri Pai. He avowed to fill this void. He decided to reach the children with very important and necessary information and knowledge on Indian mythology and cultural heritage, folk stories and fairy tales, historical events and personalities through a media easily intelligible to children and that was pictorial presentation, with comics, of facts and fiction to educate children in the field they were wanting. He set out with this new idea in 1967. Certainly, it was a novel idea; but how to implement it?

Initially, Shri Pai could not get favourable response from several publishers who were a bit apprehensive of the success of encashing this concept. However, Shri Pai, a man of strong will power and equally firm ambition and endowed with a treasure of knowledge of various subjects and a vision to put his ideas into practice, did not deter from giving a concrete shape to his clear concept. As the luck would have it, it was India Book House, the well-known Publishers who recognized and appreciated his genuine desire and purpose to focus on the necessity to educate the children in the field in which they were lacking. These publishers signed the contract for 10 titles on trial basis which Shri Pai fulfilled by pictorial presentation of 10 fairy tales. However, he was not satisfied with this initial success and he continued with his endeavour and was successful in bringing out his first comic book under the title 'Amar Chitra Katha' in 1970 which was fully endorsed by India Book House. This was the genesis of this world-famous comic publication featuring stories from Indian mythology, fairy

tales and other historical events and first such comic story in the series with pictorial presentation was 'Krishna'. Initially, only 20,000 copies were printed, but surprisingly all 20,000 copies were sold. According to the author, the total sale of this first title 'Krishna' alone has crossed 11 lakh copies in 30 languages all over the world till recently.

After seeing the initial success, there was no let-up thereafter in Shri Pai's forward march to further his endeavour in bringing out hundreds of titles like 'Krishna' one after another. Perseverance and hard work by Shri Pai and his dedicated team made Amar Chitra Katha very popular within a short time. It is a fact that throughout the history of mankind the children and even the grown-ups have learnt what they like and whom they like. The UNESCO also approved the use of comics in 1967. The official declaration reads, "The use of these strip cartoons to better social progress, above all, in matters of hygiene, education, domestic and civil culture, must be fomented with the aid of governments and international organizations." The popularity of Amar Chitra Katha was so much wide-spread that this concept was copied by other publishers. With all humility and great sense of achievement Shri Pai recalls that Amar Chitra Katha is the only comic and pictorial publication in the world which was released by the President of Union of India Shri Giani Zail Singh in 1983 and the Prime Minister Shri Atal Bihari Vajpayee in 1997. According to Shri Anant Pai, there are, in all, 445 titles under Amar Chitra Katha covering important historical personalities and events, popular mythological stories and folk tales etc., predominantly of Indian origin and heritage.

Among the important personalities covered under the title head Amar Chitra Katha are Swami Chinmayananda, Swami Pranavananda and recently, Mother Teresa to commemorate her Birth Centenary celebration this year. There is no topic on mythology, epic, fairy tales and important events and personalities that has remained untouched by Shri Pai's pen. As recounted by him the total copies of various titles under Amar Chitra Katha had crossed a staggering figure of 86 millions as at the end of 2000A.D. Now it must have definitely reached 100 millions. According to him, every year nearly 3 million copies of Amar Chitra Katha are being sold in various languages in India and abroad. Thus, there is no respite for his pen. One does not know whether Shri Pai goes in search of new topics or they come in search of him – but one thing is certain that no topic which fulfils his conceptual qualifications goes unnoticed or unattended by him.

It is most appropriate to make a mention here that indeed it is a great honour to Shri Pai that two scholars from abroad have written thesis on Amar Chitra Katha and have been awarded Ph.D. They are --

1. Mr. Norbert Barth from Wurzburg University, Germany and
2. MS. Karlne Mc. Lain from Bucknell University, Texas, U.S.A.

Further, Smt. Deepa Srinivasa from Karnataka is presently working on her Ph. D. on the same theme.

Encouraged by the remarkable success achieved under his pioneering venture, Amar Chitra Katha, Shri Pai embarked upon another similar venture in 1980 by launching 'Tinkle', a monthly magazine featuring short stories and folk tales collected from around the world with some of the contributions from the children from countries like, U.K., Singapore, Malaysia, Saudi Arabia, Dubai etc..The first issue of this monthly magazine was released on 14 November, 1980 under the banner of India Book

House and this publication is still going strong, says Shri Pai with a sense of pride and fulfilment. Talking about the success achieved and the admiration received from the readers world over, Shri Pai deliberates upon the amount of ingenuity and efforts put in by his entire team. He feels proud of his talented team members for the success of his works both under Amar Chitra Katha and Tinkle, the household names. According to him, the production of each publication of each story or feature requires deep research and clear thinking, and observing carefully every minute detail relating to dress, attire, surroundings, situations, background etc, as known to have been prevailing during the period to which the story or feature chosen for publication pertains, so as to impart absolute accuracy and inaccuracy to the feature without giving an iota of doubt to people. This is the greatness and dedication of Shri Pai for the production of world-class pictorial comic books featuring different stories and comics for the benefit of children and youngsters.

Of late, since no new stories / features are available for publication Shri Pai has concentrated his attention towards personality development of youngsters above the age of 13 years by bringing out a set of books on the subject. Through this media he has helped training thousands of teens in **personality development**.

A very simple man of absolutely unassuming nature and a broad and everpleasant smile Shri I Anant Pai, son of Shri I Venkatraya Pai, was born on 17th September 1929 at Karkala, a small town in erstwhile South Kanara district of Karnataka state. He had his early education in Karkala and his high school studies, graduation in B.Sc and BSc.(Tech) in Mumbai. Endowed with a flair for writing since his school and college days he started a magazine named 'Manav' immediately after coming out of the college; but it did not elicit much public interest. However, his aptitude for writing did not subside. He joined Times of India, India's premier newspaper publishers in Dec., 1961 where he continued till June 1967 in their Book Publishing Department. Still he could not satisfy his inner urge for writing and free expression of his views and opinions. He resigned from Times of India and started his professional career and ventured into a very innovative and novel way of communication as deliberated above which he has been continuing for nearly half a century. Even at this advanced age of 82 years, this octogenarian continues to be in touch with millions of young minds in different ways and guides them to prepare themselves to face boldly the challenges posed by this competitive world and to enable them to come up in life. He has been a true 'Uncle Pai' for atleast 2 generations of children and youth and he will continue to remain so, for future generations as well.

Shri Pai has been honoured with scores of coveted awards by different institutions and organizations of national and international repute, some important ones of which are ---

1. F.I.C.C.I.B.A.F. Award – 2006, for special contribution to Indian Animation Industry,
2. Appreciation Award by Konkani Sammelan – 2002, Houston, Texas,
3. Bharatiya Bala Kalyan Sangh Award, Kanpur,
4. Priyadarshini Academy Award, Mumbai,
5. Maharashtra Hindi Sahitya Academy Award, - 1996,
6. Raja Ram Mohan Roy Library Foundation Kolkata Award – 2001 in Bangalore.

7. T.M.A. Pai Foundation Award,
8. Marati Vijnyana Parishad Award,
9. Yuddhaveer Foundation Award,
10. He has been selected as one of the 150 distinguished Alumnus by the Mumbai University on the 150th year of foundation in Sesquicentennial Souvenir.

He has travelled far and wide throughout the length and breadth of India and also certain foreign destinations on invitation from several educational and cultural organizations to participate in their respective functions and has earned love and respect from the people.

Despite his contribution to disseminate very valuable but often unwillingly neglected information on Indian culture and heritage, ancient historical events and personalities, it is quite disheartening to note that his remarkable talents and his unparallel contribution for a noble cause has remained unrecognised and unhonoured with any national award by Government of India. It is really a very serious matter that a person of his calibre who has captured the hearts of millions of people around the world has not been considered for an award befitting his stature and unforgettable contribution to India and the world.

Though Shri Pai is a member of the GSB community, he does not belong to one community. He belongs to the whole nation and to the whole world. The GSB Sabha, Dahisar-Borivali, on the occasion of their Silver Jubilee celebrations pay him the highest regards and wish that his 'Amar Chitra Katha' remain 'Amar' to guide and enliven many more young generations to come.

- Editor



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**Mr. Kamalaksha N. Kamath
and
Mrs. Suguna K. Kamath**

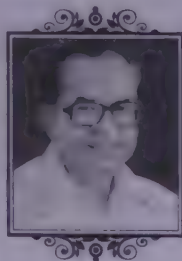


Sadguru Chaya.
Dahisar (E),
Mumbai - 400 068.

Silvery Memoir

Padmabhushan T A Pai - A multi-faceted personality

"If God and Shri T A Pai knock at my door simultaneously, I would prefer to invite Shri T A Pai first and God thereafter". This is a statement made by none other than Shri Patil Puttappa, a well-known journalist from Dharwar, who after having his qualifications in journalism from abroad, settled at Dharwar professing his journalistic career. At first sight, these words of Shri Puttappa appear to be unduly exaggerated; but on closer scrutiny and thorough understanding of multi-faceted personality of late Shri Tonse Anant Pai, there is no denying the fact that there is an element of truth in the statement. What prompted Shri Puttappa to offer such high attributes to Shri Pai? It was not Shri Pai's coveted position as an acclaimed banker or a practical economist or



an able administrator or a dispassionate politician or a matured statesman that had influenced Shri Puttappa so much as Shri Pai's humane qualities. He was ever sensitive to the cause of the poor and the downtrodden, problems of small farmers and rural folks, genuine needs of his staff, colleagues, friends, his school teachers and those affected by natural calamities. Further, his allround personality had attracted the attention of the economists, the entire banking community, including RBI, the governments - both Central and State - and above all, captured the hearts of his countrymen. Very rarely one can come across such a person in one's lifetime.

Early life and education

Born on 17th January 1922 to Shri Upendra Pai and Smt. Parvati Amma in Udupi, a small town in those days in the erstwhile South Kanara district, in Karnataka, young Anant Pai was good at studies as also in play. He passed SSLC in 1938 from Udupi and for higher studies he moved to Bombay. He passed B.com from Sydenham College in 1943. In the college he had the privilege of being in the company of now well-known Shri Arvind Mafatlal and Shri R C Cooper. He had the friendship of Late Shri H V Kamath, a great Parliamentarian. Above all, he was very fortunate to have proper guidance of his uncle Dr. T M A Pai, another great name in the list of distinguished personalities.

A rural-friendly banker

Immediately on his return from Mumbai with a degree in commerce, he was inducted into the services of Syndicate Bank as Deputy Manager on July 1, 1943. His first priority on joining the Syndicate Bank was to make it a farmer-friendly bank, as the cause of poor farmers and their credit requirements was very dear to his heart. He strived hard to fulfil his desires by opening more branches in rural areas wherever it was feasible. For instance, the Syndicate Bank opened 29 rural branches on a single day i.e. on 22nd November 1946 at his instance which was a historical record of the Bank. Just as he was a friend to farmers, he was benign to the employees of his bank. After convincing himself that the basic financial condition of his bank was sound he made substantial revision in the pay-scales of his employees and also extended certain medical benefits and brought about much desired improvements in service conditions. Similarly, he made his bank to contribute much to Green Revolution. He appointed agricultural graduates in his bank and advised them to visit

Silvery Memoir

the farm and convince the farmers, with experiments about the use of better varieties of seeds, fertilizers and pesticides and better agricultural implements to increase the production. He also proved with statistics to RBI and Government of India that unless there is revolution in agricultural sector, no amount of developmental policies and measures in other sectors viz. industrial and service sectors would be of much use. In this context he also cited the experience he gained during his study visit to USA in 1963. While studying the working of Bank of America, the biggest bank in the world in those days, he made a unique observation that of the total investment by the Bank in California State, it had invested 30% in agricultural sector which was the highest as compared to the remaining 51 states. He further noticed that the California state was an agriculturally rich state and as compared to other states, it was also the wealthiest state. This reality further strengthened Shri Pai's view that agriculture plays a very important role in the prosperity of any country.

Naturally, on his return from USA, his first priority was to concentrate on agriculture finance, while other bank's operating in the S.K. District were more of commercial and industrial oriented and urban-biased. He started S.K. District Agriculture Development Society under his chairmanship to provide credit and technical facilities to agriculture with special focus on provision of irrigation pumpsets to enable farmers to raise second crop as against traditional one crop during monsoon season.

Like his uncle, Dr. T.M.A. Pai, he inculcated the spirit of thrift and saving among the poor people as a first lesson for self-reliance. He visited the rural areas, studied the economic condition of the people, their means of livelihood, their credit requirements and their capacity and readiness to absorb credit and produce results. Based on all these inputs, he advised his bank officers to disburse much needed credit for farming and other rural avocations. He did not hesitate to open branches in rural areas, if need be. He also advocated one window for disbursement of all types of agricultural credit to avoid procedural delay and time and labour from moving from one place / agency to another. He made Government of India to realize that the main cause for slow growth in agriculture was lack of proper investment at right time and in right quantity. To make an in-depth study of this aspect, Government of India appointed one man commission under Dr. Pai Panandikar, a renowned economist, who made a thorough study and gave his recommendations. The Commission, endorsed the views of Shri T.A. Pai to a large extent which proved to be the most important factor that gave credit to the policies conceived and implemented by him in agricultural banking.

Other epoch-making policies in Banking and Agriculture

Certain forward looking policies of Shri Pai, boosted his image as an innovator in agricultural finance and he was appointed a member of National Agriculture Commission in 1970 to study and suggest necessary improvements in agricultural credit policies. Within this commission, a sub-committee was formed to recommend credit disbursement policies for allround improvement in agricultural production and Shri Pai was naturally appointed as the Chairman of that sub-committee. He suggested that there should be certain institutional arrangement for uninterrupted flow of capital to agricultural sector and the farmer should not be made to run from institution to institution to meet his needs for different types of credit viz. short-term, medium-term and long-term. For this purpose,

Shri. Pai suggested establishment of Agricultural Development Bank of India at national level. Further, with a view to having proper supervision over credit disbursement by banks, he suggested establishment of Farmers Service Societies in different villages and Government of India and RBI gave necessary permission for the purpose. First such society was started at Hiriyadka near Manipal.

Shri. Pai was also instrumental in evolving a scheme for extension of bank credit for gobar gas plants. Though RBI was not in favour initially, he got in-principle permission from Shri Y.B. Chavan, the then finance minister who was invited to Manipal and with proper demonstration Shri Pai convinced the minister about the usefulness of gobar gas as a substitute for conventional source of energy for cooking and lighting. Thereafter, Government of India gave necessary permission for implementation of the scheme at national level. After successfully streamlining the gobar gas scheme, Shri Pai turned his attention to improve the economic condition of rural population by providing supplementary income through financing dairy scheme. For this purpose, he started Canara Milk Producers union at Manipal in 1975 based on Amul model at Anand, Gujarat. He guided this union successfully by being its Chairman. He also started the first Fishermen Co-operative Association in 1959 to help the poor fishermen for their credit requirements.

Shri Pai, introduced a new concept of economic development taking family as a unit or a family-based economic development called Farm Clinic in 1973 by providing necessary credit support. First such clinic was started in Hosal village in Barkur in Karnataka. The success achieved by implementing this concept attracted the attention of Government of India which led to the introduction of Integrated Rural Development Programme by the Central Government as a poverty alleviation programme. Further, with a view to ameliorating unemployment problem in semi-urban areas, Shri Pai started self employment clinics in S.K. District by identifying the unemployed youth, calling them to the respective branches of the Syndicate Bank and giving them proper guidance along with adequate financial support to take up certain small trading or petty professional activities. In the first year of implementation of this scheme about 1000 unemployed youth were covered.

Role as Chairman of Food Corporation of India

In 1964-65 when India was facing acute food shortage and was dependent to a considerable extent on import of foodgrains from USA, under PL 480, the then Food and Agriculture minister Shri C. Subramanyam, started an institution at national level named Food Corporation of India for proper storage and distribution of foodgrains in the country. He invited Shri T.A. Pai to take over as the founder Chairman of the Corporation on 1st January, 1965 in honorary capacity. There was some apprehension in certain quarters about the ability of Shri Pai to handle the assignment, as he was a banker. However, Shri Pai proved that there was no place for such doubt about his capability. Immediately on resuming his office, he initiated multi-front action in taking appropriate measures for procurement of foodgrains at reasonable price, avoiding wastage during transport and in storage and also by rats and rodents, undertaking proper storage facilities and just distribution to scarcity areas. He drew the attention of the Government of India to adopt certain new techniques of production in agriculture to increase the production. For increasing the procurement of foodgrains by the Corporation and maintaining a buffer stock he introduced the scheme of Support Price to

farmers well before harvesting so as to instil confidence in them to sell part of their produce to the Corporation at pre-fixed prices and thereby avoid distress sale to selfish agents during bumper harvests. This policy resulted in controlling artificial scarcity as also avoidable distress sale situations being created by unscrupulous traders and middlemen. This also paved the way for reducing imports from abroad and ensuring overall food security in the country. With a view to improving the management efficiency, he arranged for training of the staff of the Corporation. Thus, within a short period of one year, he laid a sound foundation to Food Corporation of India before he laid down his office as honorary Chairman of the Corporation.

Chairman of LIC of India

Shri. Pai was appointed Chairman of Life Insurance Corporation of India in 1970 and he continued in that post till 22nd July 1972 when he was inducted into Union Cabinet as Railway Minister. During his tenure in LIC he brought about sweeping changes in receipt of premiums and quick payment of matured policies. He also introduced LIC Housing Finance Scheme on easy terms to enable lower income groups to own houses.

Career as a politician and an able statesman

Shri. Pai started his political career as an MLA at the age of 29 years when he was elected to Madras Legislative Assembly in 1951. Despite being in that position he concentrated his attention in banking and agricultural and rural development. However, on nationalization of 14 major commercial banks on 19th July 1969, of which Syndicate Bank was one, he was made custodian of Syndicate Bank till he was appointed as Chairman of LIC of India in 1970. On successful completion of his tenure as Head of LIC of India for about two and half years, he was again inducted into politics in 1972 and he continued in the Union Cabinet till 1979 holding different portfolios. To start with, he was given the Railway Ministry in which he served for a very short period of 7 months. On February 3, 1973 he was given a more important portfolio of Ministry of Heavy Industries. In 1974 he became Minister of Industries and Civil Supplies. In the 1979 General Elections he was again elected to Lok Sabha as candidate of Janata Party which formed the Government at the Centre and he was again given the portfolio of Railways under Shri. Charan Singh government. He retired from active politics in 1980. During his entire career of about 8 years in Union Cabinet he held different portfolios performing his duties conscientiously to the best of his abilities bringing about far-reaching changes to serve his countrymen keeping their best interests dear to his heart. Thus, in whichever field he stepped into, he proved his excellence and had left indelible footprints to new incumbents to follow. Taking into account his administrative capacity, his innovative policies and reforms in different fields and keeping in mind the meritorious services rendered by him both in private and public domain, the Government of India conferred on him the coveted civilian award, 'Padmabhushan' in 1972. He was also honoured with D. Litt Awards by Karnataka University in 1973 and by Andhra University in 1975.

A Great Humanist

Shri. Pai was prompt in lending a helping hand to anybody who was in real need, -- be they his staff

members, friends or people in distress. He had helped his old teacher who was in dire financial needs without the teacher's knowledge. He had also contributed his one year's salary / allowances as a legislator to flood victims of Karnataka and Andhra Pradesh. He believed that one should never wait for others to help somebody; one should do it himself. He also applied this principle throughout his life whenever he initiated new and innovative work. He was a very simple man who considered himself like any other member of his community or society. He believed that he was very much privileged to be a member of GSB community and had high regards for his community members settled from Kashmir to Kanyakumari and also those settled abroad. He had highest reverence to Swamijis of Sri Kashi Math and especially our present Swamiji H.H. Shrimad Sudhindra Tirtha Swamiji.

He was an ardent believer in the teachings of Swami Vivekananda and also of Srimad Bhagawad Gita for the simple and ever-meaningful message of Lord Sri Krishna contained therein. He was a regular visitor to Sri Krishna Temple in Udupi. According to him one should not remember God only when one is in difficulties. He was a very amiable person and liked by his peers, colleagues, his juniors and staff and he created a congenial atmosphere wherever he moved and whomever he associated with.

After living an active, hectic, purposeful and helpful life of 59 years, this multi-faceted person departed from this world on 29th May 1981, leaving a glorious example of life full of struggles and achievements for future generations to learn. GSB Sabha, Dahisar Borivali, on the occasion of its Silver Jubilee celebrations, salute this great personality and a finest human being.

- Editor



- ◆ The breeze of God's grace is blowing day and night over your head, unfurl the sails of boat (mind), if you want to make rapid progress through the ocean of life.
- ◆ The Guru is all in all. There is no one higher than Guru.
- ◆ The darkness of centuries is dispersed as soon as light is brought into a room. The accumulated sins of countless lives vanish by a single glance of God.
- ◆ It is said that in 'Kaliyuga', if a man can weep for God, one day and night he sees God.

- Swami Ramakrishna Paramahansa

Education- The Inexhaustible Human Asset

R Venkatraya Shenoy

Education plays a very important role in our life. Apart from elevating man from ignorance to ingenuity, it facilitates employability and thereby enables us to lead a comfortable life. A good system of education also teaches simplicity, humility and sublimity. A highly educated person is respected everywhere. There is a Sanskrit saying, 'Vidya Viheenah Pashuh' meaning, a person without education is like an animal. An uneducated person may not get a good job and such an individual may not get respect and good status in society.

Significance of Education and G.S.B. Community.

There is enough historical evidence to prove that the origin of Saraswat community could be traced to Kashmir. It is also believed that the forefathers of this community were the worshippers of Goddess Sharada Devi as the main deity. Further, as Sharada Devi is the Goddess of learning, various denominations of Saraswat community spread over different parts of the country and also those settled abroad even today accord a distinct place to this Devi in their daily worship and also in various religious and cultural functions. It is precisely because of Her special attribute as the Goddess of Learning, the entire Saraswat community gives topmost priority to education.

G.S.B. Community comprises mostly middle class and lower middle class people. It is predominantly a service-oriented community. Therefore, every member of this community considers education as the greatest asset. Hence, most of the parents and elders endeavour to give best possible education and training to their wards even at the cost of undergoing tolerable hardship. We concede that every educated youngster of our community forms the backbone of his respective family and a source of strength to his community. It is, therefore, considered expedient by certain prominent and well-to-do members of our community and more particularly, by our Swamijis to attach topmost priority to facilitate provision of good education to our children and in cases of economically deserving children, by providing necessary financial support, preferably through certain associations or charitable institutions. It is precisely this spirit of helping the poor and needy students of our community to prosecute their studies, that prompted the G.S.B. Sabha, Dahisar-Borivali to adopt this noble cause of extending educational assistance as the core objective among its various important social objectives as enshrined in its Bye-laws.

This core objective of the Sabha took a concrete shape only about a decade back because of certain formalities involved in registration of the Sabha from the Registrar of the Society and also from the Charity Commissioner in the formative years. Paucity of funds was another major factor that subscribed to initial slow progress in implementation of Sabha's Educational Assistance Scheme. It was only in 1998-99 the Scheme started its operations in a very humble way covering 7 children with a total assistance of Rs.19,000. Thereafter, this Scheme has grown steadily and during the last five years the amount disbursed and the number of students covered has been substantial. The year-wise position of performance under this Scheme since inception is given below:-

Year	Amount (Rs. in lakhs)	No. of Students
1998-99	0.19	7
1999-00	0.36	11
2000-01	0.48	13
2001-02	0.58	16
2002-03	0.92	20
2003-04	1.18	24
2004-05	1.89	33
2005-06	2.68	43
2006-07	2.65	38
2007-08	2.63	41
2008-09	5.52	49
2009-10	5.17	52

Scope of the Scheme.

The Educational Assistance Scheme covers extension of educational aid to economically deserving children from first standard upto graduation level. Of late, at the instance of couple of generous donors who contribute substantial funds regularly for this noble cause, the scope of the Scheme covers postgraduate courses and even professional courses like degrees and diplomas in Engineering and Certificate course in Chartered Accountancy. Of course, financial support to professional courses is extended on a limited scale to exceptionally deserving candidates.

The educational aid covers tuition fee and other special fees, cost of text books and note books, school uniform etc. Aid is released twice a year strictly on production of school fee receipts and bills in original. Cheques drawn in the individual names of the students or their parents are distributed to concerned beneficiaries through certain distinguished donors at the functions specially convened for the purpose.

Transparency in operation of the Scheme

Sabha follows a transparent policy in selection of candidates for educational aid. On the basis of the applications received, some of the members of the Managing Committee pay personal visits to the

dwelling of the applicants to make on-the-spot and realistic assessment of the economic conditions to decide the actual need for said assistance. Thereafter, the applications, together with recommendations of those committee members are placed before the Managing Committee to arrive at the final decision for selection of students for the aid so as to ensure that only those who really deserve are considered under the Scheme.

Future Perspective

During the last couple of years there has been steady increase in the number of students and diversification in the courses covered resulting in increase in the amount of aid disbursed. No doubt, the Sabha has a good backup from certain benevolent donors for the purpose. Nevertheless, it is a natural and honest expectation of any organization engaged in this type of charitable service that the beneficiaries under this type of scheme would stand up to reciprocate by paying back to the organization when their economic position enables them to do so. This sort of repayment concept would be highly appreciated and would go a long way in facilitating educational needs of other economically deserving students standing in the queue. This gesture would strengthen the hands of the Sabha in extending uninterrupted flow of educational assistance to needy students in future. Sabha is always having a positive thinking and has played a positive role and will continue to do so with positive support of its well-wishers in the years ahead.



- ◆ The luster of a supreme life is self-sacrifice, not even self-respect.
- ◆ We can achieve our supreme goal, we can exhibit our supreme might only when we completely exhaust our ego.

- Swami Vivekanand

HANDING OVER CHEQUES FOR EDUCATION AID



Cheque distribution to students
by Shri. M. V. Kini at sabha's office



Education Aid Cheque Distribution
by Shri. Nityananda Prabhu



Cheque Distribution for Education Aid



Gathering of Students for Educational Aid

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HONOURING EDUCATION AID DONORS



Honouring Shri. Raghunandan Kamath
by Chief Guest Dr. P. Dayanand Pai
for educational assistance during
Annual Get-together 2008



Honouring Shri. M. V. Kini
during cheque distribution for
educational assistance at sabha's office



Honouring Education Aid donor



Educational Aid - honouring Prabhu Bros

Saraswat Cultural and Recreation Centre—A Project in Progress

Background.

As is well-known, Saraswat Cultural and Recreation Centre (S.C.R.C.), a social, cultural and recreation unit of G.S.B. Sabha, Dahisar-Borivali has engaged itself in developing 1.76 acres of vacant land in Dahisar (East) allotted to the Sabha by Municipal Corporation of Greater Mumbai (M.C.G.M.) on adoption basis for developing it as a recreation ground. This extension of the Sabha i.e. S.C.R.C. was specially created to give required focus to fulfil the expectations of M.C.G.M. within the specified time as spelt out in the terms and conditions of allotment of the land.

Facilities/ Items of Development

Fully conscious of the expectations as envisaged by the Municipal Corporation and as proposed to be provided by the Sabha, the SCRC has been engaging itself, since its creation, with its plans of action in right earnest. Some such facilities as contemplated to be provided are as under:

- i. Provision of green cover with planting of mix of trees and flower plants
- ii. Children's Park
- iii. Joggers' Track
- iv. Senior Citizens' Park
- v. Reading Room / Library
- vi. Health Centre / Public Gym
- vii. Community Hall for cultural and social activities and for public meetings
- viii. Computer Centre, Dance / Music Centre and
- ix. Public Toilet facilities.

The architect's sketch / plan of proposed development is given at the end of this write-up.

Cost Estimates:

The total project cost has been estimated at Rs. 6 crores. Certain items of development / provision of facilities referred to above have already been proposed to be funded by certain banks, corporates, industrialists and other generous donors as shown in the development sketch referred to above.

Progress made so far:

The following are the items of development completed / facilities provided so far.

- i. Ground Levelling
- ii. Raising of greenery with coconut trees and flower plants
- iii. Provision of certain basic infrastructure such as electricity, water connection, erection of water tanks, proper drainage facilities and public toilet facilities
- iv. Senior Citizen's Park with proper lawn and sitting arrangements together with Tulsi Vrindavan which was inaugurated by our Param Pujya Sudhinda Tirtha Swamiji on 21st June 2009.

- v. Walking track along the boundary line of the plot
- vi. Store-cum-office room.
- vii. Kitchen.

The Sabha has incurred a total cost of Rs.45.00 lakhs towards development of all these items of work so far.

Important Celebrations held on the Ground:

It is a matter of great pride and satisfaction that the Sabha / SCRC could hold certain important social and cultural functions on this ground. Some such important functions worth mentioning are as under:

i. Vriksharopana ceremony –

As a prelude to future course of development activities, the Sabha arranged Vriksharopana (tree planting) ceremony on 02nd October 2007. Coconut saplings were planted by certain prominent leaders and important personalities along the periphery (inside) of the allotted plot. It was followed by a public meeting comprising important local leaders and prominent members of our community and the general public. The purpose of convening this meeting was to give a fair idea of the proposed future plans of action together with the requirements of funds and to make a fervent appeal to the public to support the proposed social cause.

ii. Charana Sparsha Ceremony –

The Sabha arranged a Charana Sparsha ceremony on 21st February 2008 by inviting H.H. Sudhindra Tirtha Swamiji, Mathadhipati of Sri Kashi Math Samsthan. A very large gathering participated in the function. Swamiji blessed all, and in particular, the donors and certain Committee members and expressed His good wishes for the success of the entire project on hand.

iii. Navratri Celebrations –

The Sabha celebrated 10-day Navratri festivals for the last three years during 2008-10 with grandeur and religious fervour. All the three years different types of pujas and havans to propitiate the Goddess together with various cultural programme were held attracting thousands of devotees, giving a festive look during the 10 day function all the three years.

Unfinished Agenda

Although the progress made so far is good, much more remains to be done for meeting the expectations of the concerned authorities. Main constraint is of funds which plays a very vital role to accomplish the unfinished job. The Sabha/S.C.R.C is engaged in vigorous fund collection drive soliciting donations from generous institutions and individuals.

Future Perspective

The Sabha had constituted an Advisory Board comprising certain prominent members to advise and guide the Sabha for proper planning and effective implementation of the Project. The Sabha/S.C.R.C is confident that with proper direction of the Board and generous financial support of the identified donors and other well-wishers, it would not be difficult to accomplish the task ahead. The Sabha, on its part, is endowed with devoted Committee Members and also certain other general members who always stand dedicated to serve the institution and who are also capable of translating any challenges into proper plans of action. Possessed of all these positive factors, it would be possible to complete the unfinished task for achieving a noble social cause within the time frame.

Managing Committee

G.S.B. Sabha, Dahisar-Borivali



- ◆ Follow the path of duties; show kindness to thy brothers and free them from sufferings.
- ◆ Goodwill towards all beings is the true religion; cherish in your hearts boundless goodwill to all that lives.

- Bhagawan Buddha

V-4 YOUR FITNESS

Fall in love with yourself

SPECIAL FEATURES

Fitness at your doorstep

Exercise without any instruments

2 to 4 days in a week

No age limit

Fat loss program

- Reduces the risk of heart disease by improving blood circulation
- Keeps weight under control
- Improves blood cholesterol levels
- Prevents and manages high blood pressure
- Prevents bone loss
- Boosts energy level
- Helps manage stress, Releases tension
- Improves self-image
- Increases muscle strength
- Prevents chronic illnesses and diseases associated with aging

SPECIAL DISCOUNTS

Regular Members

Student

Couple / Groups

Hurry Up! offer valid for limited members

CONTACT : VISHWANTH S. BHAT - 09173565765

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Sarawak Cultural & Recreation Centre

Joggers Track - Paving Proposed
To be Developed by Union Bank of India

Sarawak Jambangan
Cost Rs. 10 Lakhs
(Area 1000 Sq. Ft.)

Sarawak Jambangan
Cost Rs. 10 Lakhs
(Area 1000 Sq. Ft.)

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Note
All Electrical and Light Fittings
by Sarawak A. Rao & Son G. D. Rao
Evergreen Engineering Co. Pvt. Ltd

TOTAL PLOT AREA
1.76 ACRES
(6994 SQ. MTS.)

Entrance Children Park
Creative Artistic Structure
Cost Rs. 18 Lakhs

Trust Office
(Ticket Centre)
Cost Rs. 10 Lakhs

Main Entrance
Cost Rs. 10 Lakhs

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VRIKSHAROPANA - 2007



Vriksharopana - 2007
Planting Coconut Sapplings by
Shri. G. Arvinda Rao



V. R. Kamath an important invitee for
Vrikshropana - 2007



Yakshagana - Deep Prajwalana during
Navaratri Celebration - 2009



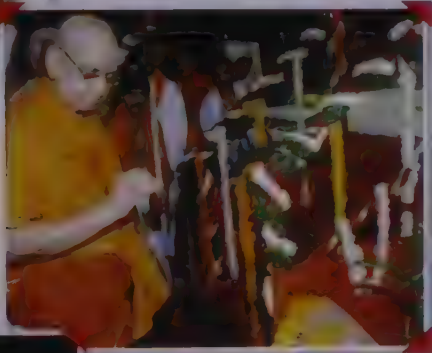
Navratri 2010 - Procession for immersion

Saraswat Cultural and Recreation Centre — Cultural Functions



Tulsi Vrindavan opening on 19 -6-2008
by H.H. Shrimad Sudhindra Tirtha Swamiji

Laying the foundation stone for
Saraswat Cultural Centre during
Charana Sparsha in 2008



Charana Sparsha Ceremony -
Blessing the Committee

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Various Cultural & Religious Activities



Makar Sankramana - 2009
Guest Shri. Jagdish Prabhu & Family



Ram Navami Function held at Sabha office



Ram Navami Prasad to K. R. Mallya,
President - GSB Sabha, Dahisar-Borivali



Ram Navami Bhajan at Sabha office
by GSB Sabha, Dahisar-Borivali
Bhajana Mandali

Various Cultural & Religious Activities



Annual Get-together
Chief Guest - Shri Raghunandan Kamath



Guest for Makara Sankranti



Annual Get-together
Drama by GSB Sabha Dahisar-Borivali
Committee Members



A glimpse of Drama Teen Ratna

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PICNIC TO ROYAL GARDEN - 2010



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SRI SARASWATI DEVI



SRI ANNAPURNESHWARI DEVI



SRI VIJAYADURGA DEVI



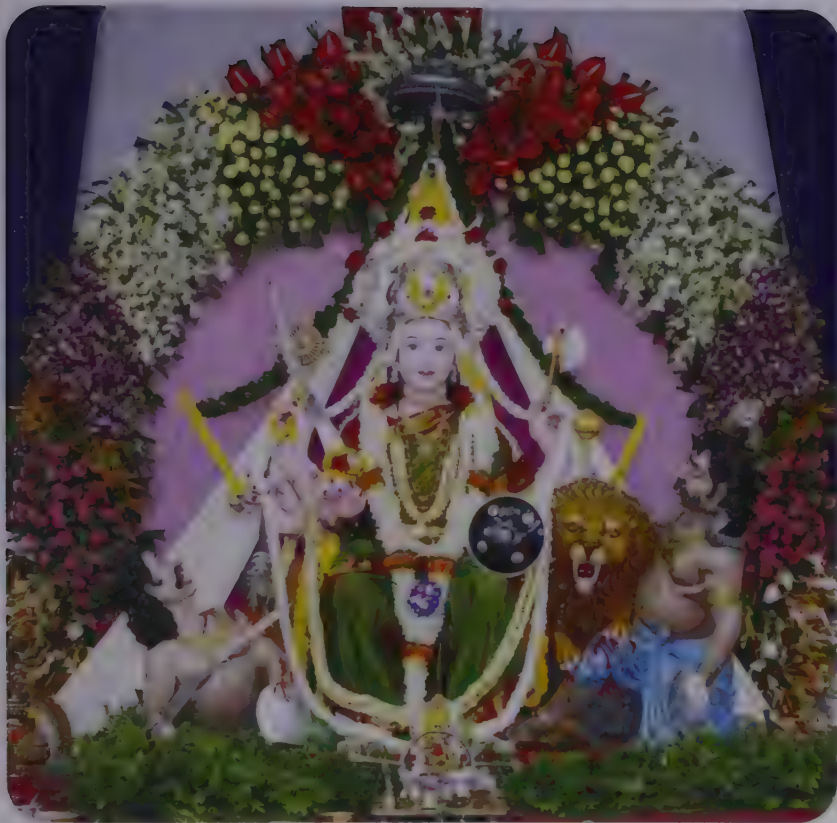
SRI LAKSHMI DEVI



SRI SHANTADURGA DEVI



SRI VAISHNODEVI



SRI CHANDIKA DEVI



SRI MAHAKALI DEVI



SRI SHARADA DEVI

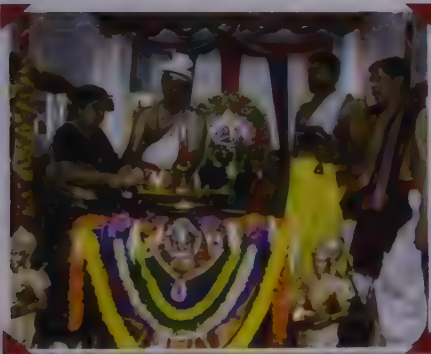
Navratri Utsav - 2010



Deeparadhana



Ranga Pooja

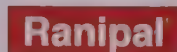
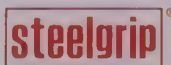
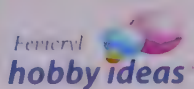


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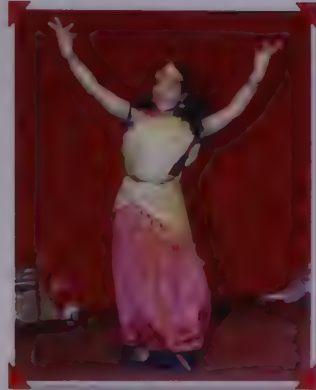
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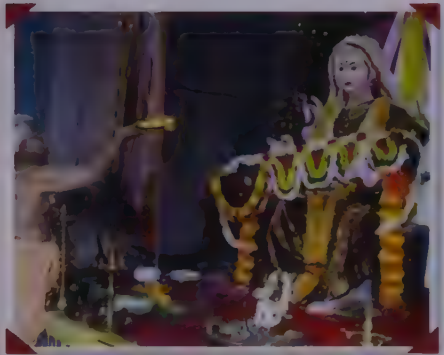
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Concept of Yagna in our life

R Venkatraya Shenoy

Yagna is a subject generally finding a reference in Hindu scriptures. Its origin is traced to vedic period when the rishis of the yore used this means to propitiate the Celestial deities believed to fulfil the wishes of common interest. It is a mass ritual performed collectively for a common purpose and a common good which was very popular during vedic era. A huge fire trough is created in an open place preferably along the river-beds in the ashrams of the rishis popularly known as Yagna-Shalas. Oblation of grains, fruits, ghee etc are offered to the deities through the flaming fire chanting appropriate vedic mantras to invoke the intended God. Every participant in these yagnas contributed according to his ability without any selfish motive and each individual also worked in a spirit of dedication by praying together to seek the blessings of the Yagnapati or the deity invoked with the sole intention of achieving common good. Infact, these Yagnashalas, according to Swami Chinmayananda, were "Communal Classrooms where everybody was taught the spirit of working together without any ego or egocentric desires". Thus, the noble purpose of Yagna in those days was the welfare of the society at the micro level and of the country and the whole world at the macro level. There was no scope for narrow, individualistic or a restricted communal welfare; it was for the common good of the entire human race.

Over the years, these Yagnas gradually lost their essentials and significance as they moved from hermitages and ashrams to the portals of the palaces and doors of rich and wealthy people, retaining only the external ritualism. It was used to exhibit, by-and-large, the pomp and show and intended at deriving individualistic gains arising out of ego and egocentric desires. The concept of common good and universal welfare was slowly replaced by individual welfare. Even the concept of common participation was relegated to the back restricting the observance of the entire affair to one or two or a small group of individuals who could afford such performances. As a result, majority of the common people not only lost interest in Yagnas but also gradually forgot the elaborate formalities associated with such performances.

Revival of Yagna by Lord Sri Krishna –

It was at this juncture that Lord Sri Krishna revived the true concept of Yagna and the noble principles of Yagna spirit as propagated by Him in Srimad Bhagavad Gita. He tried to spread the real significance of Yagna in its pristine glory and essentialities from Yagna-shalas to every field of human activities emphasizing that any action performed without any selfish motive and also rid of any ego and egocentric desires is a Yagna or a sacred puja in the prevailing context. Simply stated, it is to work in a spirit of dedication for a higher and nobler ideal. There are several verses in the Gita, especially, in Chapter III and IV which highlight the message of Lord Sri Krishna about the true concept of Yagna spirit.

Types of Yagnas -

Lord Sri Krishna specifies in Gita various types of Yagnas in the day to day lives of the humans. All normal and routine actions performed by our body such as our breathing, eating, acquiring knowledge by study of scriptures etc are all Yagnas only if they are performed in Yagna spirit or Eeshwara Samarpana Bhava. Some other such Yagnas are -

- 1) Dravya Yagna (giving charity or distribution of honestly-earned wealth),
- 2) Tapo Yagna (a life of austerity),
- 3) Yoga Yagna (endeavour for a diviner living),
- 4) Swadhyaya Yagna (constant self-study of scriptures aimed at improving one's own knowledge for spiritual progress)
- 5) Jnyana Yagna (sacrifice of knowledge) which means renouncing one's ignorance into the fire of knowledge kindled by Self which enables one to negate the false assertion of the real knowledge about the Self. Jnyana Yagna also means spread of knowledge to others as is being done at present in Gita Yagnas or discourses on Gita and other scriptures.

A careful examination of some of the most important economic activities of the present days reveal that the Yagna principles are very much inherent or are in-built in such activities. Take for example, the most important activity, namely, agriculture. The farmer never produces anything exclusively for him. He produces for others also as otherwise all members other than the farming community would have remained hungry. Same is the case with any industrial activity where the products turned out are meant for the common people in the society. An industrial activity is the best example of Yagna spirit. Here the owner of the industry, the workers / labourers, administrative staff, suppliers of raw-materials, the distributors of the final products and finally the general consumers – all act in unison to derive the maximum benefit for the maximum number of people in the society or the country and even internationally. Even service-oriented industries extend different types of services catering to the common interest and common good. Thus, all activities are required to be performed in true Yagna spirit. Of course, it is a moot question whether they strictly follow the Yagna spirit or not in the present scenario.

Philosophical Interpretation of Yagna :

Philosophically it may be interpreted that Yagna is, in fact a reflection of our way of living. The ghee which is used in the Yagna is compared to our external desires (Vasanas), the Yagna pyre is our mind, our five sense organs are various offerings in the Yagna, the knowledge (Chaitanya) which lights our mind is Brahmagni, and what is derived from such Yagna is Enlightenment. Thus, offering our very physical, mental and intellectual existence to the Lord with clear understanding that these are derived from Him only and therefore, offering our entire existence to Him in the spirit of supreme offering to Him without any ego or egocentric desires is the real Yagna. Simply stated, Yagna is anything done with a cool and composed mind in a spirit of offer to the Lord and the remnants (Yagna Shistha as it is called in the Gita) is called Prasad which is nothing but the internal peace and mental satisfaction. If one continues to do all his acts in this Yagna spirit, the hard crust of his ego and egocentric desires get melted and washed away and leads to catharsis of accumulated Vasanas resulting in purification of body, mind and intellect, finally leading to internal peace and tranquility setting the stage for Self-Realisation.

Yagna at our Creator's level :

Moving from the humans to divine, the principle of Yagna is being observed by our very own Creator. He has engaged Himself in a mega Yagna which involves creation, preservation and change (Parivartan) at the super- macro level. His entire creation is the finest and ultimate example of Yagna spirit as His sole purpose is to provide conducive conditions for all animate and inanimate objects. We can read the distinct message of our Creator which can be apprehended by a discernible look at the nature. We find innumerable instances – the sun, the moon, the air, the water, the rivers, the seas, the mountains, the trees and all other natural forces and nature's gifts – all function in unison in Yagna spirit for the benefit of all living beings without any benefit for themselves. Surprisingly, it was a very kind act of the Creator who had created 5 elemental forces and the nature even before the emergence of living creatures on this planet Earth. All these forces do not derive any pleasure for themselves in any way but they do so by complying with their respective duties in the service of the inhabitants of this earth. These are nothing but Yagna activities which are offered to us with motherly love.

According to Mundakopanishad, there are 5 types of Yagnas, viz;

- 1) Brahma Yagna also called Jnyana Yagna i.e. acquiring divine knowledge or the knowledge enshrined in our scriptures and also imparting that knowledge to others.
- 2) Deva Yagna, performed to respect and propitiate Celestial deities already referred to above.
- 3) Pitra Yagna, viz; respecting and taking care of parents and elders
- 4) Bhoota Yagna i.e. treating animals kindly with food, water and protection and
- 5) Manava (human) Yagna i.e. extending hospitality, respect, reverence etc. to fellow human beings.

All these Yagnas are to be done as a service without any ego or egocentric desires.

To sum up, the concept of Yagna has been brought out very clearly in the Gita (Chapter III; Shloka 10) whereby Lord Sri Krishna advocates emphatically the discipline of cooperation, principle of non-attachment and spirit of sacrifice which are the features of true Yagna to be followed by the humans to lead a useful and meaningful life.

What is the scenario today? –

As against the noble principles and the common practices followed and the profound philosophy contemplated in the concept of Yagna,.....what is the present scenario? Are the principles of Yagna relevant in the present- day profit-oriented economic activities? When and where and how to apply the Yagna principles in this selfish and competitive world? Every human activity today is result-expectant, individualistic, egocentric and desire-driven. Endeavour for individual prosperity, self-aggrandizement and accumulation of coveted wealth have undermined the noble principles of common good and the welfare of the society. We have thrown to the wind the principle of "Each for all and all for each." One can have something only at a premium – be it in the field of education,

employment, housing, health, civic administrative and government services. Everywhere one can find the supremacy of private and individual interest over the common interest and this menace has entrenched itself so strong that it is beyond anybody's comprehension to come out of this deep-rooted malaise. Corruption is rampant in every field of activity and in all walks of life. Honesty, integrity and cooperative spirit are the things of the past. Extending a helping hand to the less privileged members of the society is only a farce and not a practice. Serving one's own interest is the concept of Yagna today.



- ◆ Truth is strengthening, Truth is purity, Truth is all knowledge.
- ◆ I feel our greatest national curse is our neglect of our own people and it alone is cause for our downfall.

- Swami Vivekanand

My Diwali Gift

Kalpana Prabhakar Kamath

It was Diwali - The Festival of Lights. There was happiness all around. Traditional oil-lamps and modern coloured lights could be seen in every house. The sound of crackers and smell of fire-works filled the air.

But I was unhappy.

"I have to wear the same sari and the same jewellery today", I grumbled. We were dressing up to visit relatives for exchanging Diwali Greetings.

My husband looked up at my sudden outburst. "Did you say something?" he asked innocently. He was busy peering into an interesting, illustrative book on palmistry. I had rudely interrupted him,

"Everybody must have bought either a new sari or a new piece of jewellery. I will have to wear the same old sari and jewellery" I continued angrily.

"But dear, you already have so many saris. Now, let me think, when did you last wear this sari? -last Diwali or was it the year before that?" He enquired calmly.

"So what?" When everyone displays their purchases, what will I show off this year?" I was firm in my stand.

"Let me see your palm" he suddenly pulled my hand and began examining my palm.

"Um.....um.....um...." he stared and nodded his head.

"What is it?" I was curious, forgetting all about saris and jewellery and thinking only about the strange lines on my palm and what my husband found so interesting.

"Um.....um.....um....." he continued.

I pulled back my palm. "What is it? Please tell me what you found so interesting" I appealed to him.

"OK Listen," he replied as if he was revealing a top secret.

"You will very soon meet a person who will change your life-style, your way of thinking and enlighten you" he finished grandly.

I was too astonished to react. I kept thinking about my husband's declaration and who that person could be.

I dressed up silently and we left the house. I put on the same old jewellery and wore the same old sari without any more complaints

I was thinking and thinking when I saw Her....

We had reached the railway station and my husband had gone to the gents compartment and I was waiting near the ladies compartment.

She suddenly attracted my attention. A teenager, fair complexioned, in a decent skirt. A bunch of hair pulled back carelessly, tied with a rubber band, made a complete picture of a beautiful, attractive, today's college-going teenager.

Why I was attracted to her, I didn't know at first. She adjusted the pleats on her skirt and enquired something from a fellow commuter.

Then I realized why I was attracted to her. She had a red and white folding walking stick in her hand. She was blind, I realized. I was shocked.

By then, the train arrived. Everybody on the platform tried to get into it. I somehow managed to secure a seat. She too had boarded the train and got a seat opposite to mine

I could freely stare at her. She had unfolded her walking stick to get into the train and was in the process of folding it. Then she adjusted the pleats on her skirt and passed her fingers through her smooth pony tail.

There were other distractions in the train and I soon forgot all about Her.

I alighted from the train when my station arrived and waited for my husband to come towards me on the platform.

She too had alighted and unfolded her walking stick. She was taking each step carefully, only after assuring herself with the tip of her walking stick, that there was a smooth road ahead. People passed by her unconcerned. Some dashed against her, some pushed her in a hurry to board the train. She continued unperturbed. May be she was used to all that.

My husband came towards me. I signalled to him that I was with her.

I went to her and enquired where she wanted to go. She smiled gratefully and requested me to assist her to the nearest bus-stop.

I offered my hand. She felt it and clasped it, and transferred the walking stick to her left hand. I walked with my normal speed little realizing that she could not see what I could. She was walking silently.

"There must be a flower tree nearby" she said suddenly. "Just smell the fragrance. Just feel the breeze"

She was enjoying the walk.

"I think we have reached the bus-stop. I can hear a bus coming. Is it my bus?" She hurried her steps.

"No, no. It is not your bus." I prevented her. There was a pit on the road. I walked over it. She stumbled and almost lost her balance.

I put out my tongue, full of remorse. She was holding my hand and not relying on her walking stick. And here, I would have almost injured her.

"I am sorry" I begged for her forgiveness.

"Oh! It's alright. At least, you took the trouble of bringing me to the right bus-stop." She smiled.

"Otherwise, people just pass by me. All seem to be in a hurry. It would have taken me at least twenty minutes to reach here all by myself. You helped me to get here in five minutes. I am extremely grateful to you. God bless you!" she thanked me from the bottom of her heart. "I wish there were more people like you" she sighed.

I told other passengers at the bus-station to assist her in boarding the bus when it would arrive. Then I walked back towards my husband who was waiting patiently on the platform and gazing at my good deed.

"I have received my Diwali Gift" I announced when I reached him.

"I have a confession to make" he said even before I could complete my sentence. "What I predicted today morning, about you meeting a person....."

"Has come true" I finished for him.

"No, no. It is all guess work, my imagination.....just to distract you from new saris and new jewellery....." he grinned sheepishly.

But I was not angry. Even his guess had proved to be true.

My new, young, sightless friend has changed me a lot and enlightened me.

She had made me aware of how fortunate I was to possess not one, but two eyes. I could see the coloured lights, the fire-works, the colour and gaiety around, the birds, the trees, the flowers, the

sky, the mountains, the sun-rise.....the list was endless.

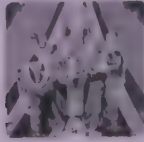
Until then, I had been after materialistic objects like saris and jewellery, that too, only to show off and make my friends and relatives jealous that I was its proud possessor.

This enlightenment, this joy, this realization, this detachment was the best Diwali Gift that I have ever received.



- | | |
|--------------------------------------------------------------------------------------------------|-----------------------|
| ◆ Experience is the name everyone gives to his mistakes | – Oscar Wilde |
| ◆ To be happy, we must not be too concerned with others | – Albert Camus |
| ◆ A wise man hears one word and understands two | – Jewish Proverb |
| ◆ It is always the secure who are humble | – Gilbert Keith |
| ◆ Vision is the art of seeing things invisible | – Jonathan Swift. |
| ◆ The silliest woman can manage a clever man; but it needs a very clever woman to manage a fool. | – Rudyard Kipling |
| ◆ Men are what their mothers made them | – Ralph Waldo Emerson |

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◆ He who is established in awareness of Brahman attains 'Moksha'

– Upanishad

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Genesis and History of Sri Kashi Math Samsthan

Sadanand S. Kamath

Gaud Saraswat Brahmins living in South Kanara and North Kanara, Goa, Mumbai and Kochi are mostly affiliated to Shri Kashi Math established in Feb. , 1542. As per the records available with Sri Kashi Math samsthan, Shrimad Yadavendra Tirtha Swamiji, Shishya of Shrimad Vijyeendra Tirtha of Kumbhakom Math was appointed to head Sri Kashi Math and was sworn- in at Banaras and so it was called as Sri Kashi Math. Shrimad Yadavendra Tirtha Swamiji guided the community for over six decades and attained mahasamadhi in 1608, at Bhatkal, a small town in North Kanara. During His long period of 67 years, He travelled to all important places of the country.

Since 1542, during the period of four centuries, 19 Gurus or Swamijis headed Sri Kashi Math and the present revered Guru Shrimad Sudhindra Tirtha Swamiji is the 20th Pontiff. Shrimad Samyameendra Tirtha Swamiji is the Patta Shishya of Shrimad Sudhindra Tirtha Swamiji.

In 1608, Shrimad Keshavendra Tirtha Swamiji was chosen as the 2nd head of the Peetha. He constructed Sri Kashi Math Bhavans in Basrur and Hejmadi and after returning from Kashi to Basrur in 1670 he attained Mahasamadhi. The second Gururji had sworn in two disciples by name, Shrimad Upendra Tirtha and Shrimad Yadavendra Tirtha (2nd). After passing away of Shrimad Keshvendra Tirtha, Swamiji Shrimad Upendra Tirtha became the Head of the Math. He visited Kashi & obtained some land. He attained Mahasamadhi in the year, 1674. Thereafter, Shrimad Yadavendra Tirtha (2nd) became the 4th Head of the Math. Shrimad Yadavendra Tirtha Swamiji also visited Kashi and purchased some land and developed and when He returned to Hejmadi, attained mahasamadhi in 1711. Shrimad Raghavendra Tirtha Swamiji was sworn - in as 5th Head of Math. He was a learned Tapasvi and had Vak Sidhi. He also attained Mahasamadhi in 1725. Thereafter, Shrimad Devendra Tirtha Swamiji became the 6th Head of the Math.

In 1734, King of Keladi in Karnataka gave a Sanad to Shrimad Devendra Tirtha Swamiji to travel anywhere in his kingdom. Swamiji with His Shishya, Shrimad Madhavendra Tirtha visited Tirumala Devaswom at Kochi in 1719. It is not certain when Shrimad Devendra Tirtha Swamiji attained His Mahasamadhi. It must be between 1734 and 1775. His Virndavan is in Sri Kashi Math premises in Bantwal in South Kanara District. The 7th Pontiff of Sri Kashi Math was Shrimad Madhavendra Tirtha Swamiji who had vast knowledge and divine powers. He purchased some land at Banaras and expanded the Math. He installed the idol of Bindu Mahdava there. In 1742, Swamiji installed the idol of Varadraj Venkatramana in Gurupur Temple in South Kanara, which is well - known for its divine powers. As the GSB community people had been living in Mumbai since the time of East India Co., Swamiji founded Sri Kashi Math at Walkeshwar. Swamiji attained Jeevant Samadhi on Nagar Panchmi day in 1775 and His Vridavan exists in Sri Kahi Math Walkeshwar. In 1775, Shrimad Jnyanendra Tirtha Swamiji assumed as the 8th Pontiff of Sri Kashi Math. He lived in Banaras and after obtaining possession of two portions of the Math in 1746, He started to return to Kochi. When he reached Nasik from Banaras, He became sick and attained Mahasamadhi in that holy place. Thereafter, His Shishya, named Shrimad Yadavendra (3rd) assumed as the 9th Pontiff. His period was short and in 1773 when He was camping in Venkatramana Temple in Honnavar of North Kanara, He attained Mahasamadhi two years before His

Guru entered Vrindavan in Walkeshwar. In 1773, Shrimad Upendra Tirtha (2nd) was sworn-in as the 10th Pontiff. He devoted more time in Sri Kashi Math Banaras to settle the property dispute. In 1782, He filed a civil suit in court against one Joghपुरी and in the process He was required to work hard and in the year 1791, He attained Mahasamadhi. However, He had won the court case on 11-6-1789, earlier to Mahasamadhi.

Since Shrimad Yadavendra Tirtha Swamiji attained Mahasamadhi two years earlier than His Guru Shrimad Madhavendra Tirtha Swamiji, the latter had to take another Shishya and named Him Shrimad Upendra Tirtha. After Shrimad Upendra Tirtha (2nd) attained Mahasamadhi, Shrimad Rajendra Tirtha became the eleventh Swamiji of Sri Kashi Math. He was a great scholar and was instrumental in establishing Sri Kashi Math in Prayag. Shrimad Rajendra Tirtha Swamiji visited Taravoor village in Travancore in 1799 and there in Narasimha Temple, He attained Mahasamadhi. Shrimad Sureendra Tirtha, one of His two disciples, became the next Pontiff, as the other disciple Shrimad Vishnu Tirtha was junior to Him. At this time, Math had achieved stability and prosperity as the number of followers had increased and Swamiji had given a loan of Rs. 12500/- to East India Co. in 1798 which was recovered in 1831 before attaining Mahasamadhi, in Venkatapati temple at Aleppy in Kerala. Next, Shrimad Vishnu Tirtha Swamiji was appointed as the 13th Pontiff who spent much time in constructing a temple in Prayag where He attained Jalasamadhi.

Shrimad Sureendra Tirtha had given deeksha to His disciple Shrimad Vibhudendra Tirtha, who became the 14th Swamiji who was well-learned and a scholar in Sanskrit and had written commentaries on Dwaita Philosophy. In 1804, He installed Bhadra Narasimha idol in Madananteshwara Temple at Manjeshwar. This Gururji had two disciples viz. Shrimad Sumateendra Tirtha Swamiji and Shrimad Vasudendra Tirtha Swamiji. In 1834, Shrimad Vibhudendra Tirtha Swamiji attained Mahasamadhi in Manjeshwar. Thereafter, Shrimad Sumateendra Tirtha Swamiji was Sworn-in as the 15th Pontiff, who in turn gave deeksha to Shrimad Bhuvanendra Tirtha Swamiji in Aleppy, Kerala. It was an act of destiny that on the 7th day of deeksha only, Shrimad Sumateendra Tirtha Swamiji attained Mahasamadhi in Venkatapati Temple in Aleppy, Kerala in 1851. Since His Shishya, Shrimad Bhuvanendra Tirtha Swamiji being a minor, needed a guardian and Shrimad Bhuvanendra Tirtha opted Shrimad Vasudendra Tirtha Swamiji as His guardian.

Shrimad Vasudendra Tirtha Swamiji was the 16th Pontiff, who lived mostly in Sri Kashi Math Coondapur. In 1859, He attained Mahasamadhi. Shrimad Bhuvanendra Tirtha Swamiji became the 17th Pontiff. He was well-versed in dwait philosophy, jyotishya, ayurveda, mantra shastra, dharma shastra and who had acquired certain super powers. With the blessings of Shrimad Bhuvanendra Tirtha Swamiji many childless couples could become parents. One such instance had taken place in Bhatkal, where one, Cherdarya Prabhu of 63 years with his 55 years old wife, were blessed by Swamiji and they had a child by name, Ram Prabhu. Swamiji was well-versed in Ayurveda also. While camping at Bhatkal, He had revived, through the power of mantras, a Navayat Muslim's only daughter, who died of a snake bite. In 1886, while in Basroor, He became sick and attained Moksha. His Samadhi is close to the Samadhi of 2nd Pontiff, Shrimad Keshvendra Tirtha Swamiji. The 18th Pontiff, Shrimad Varadendra Tirtha Swamiji was a great linguist, knowing several languages such as Sanskrit, Konkani, all 4 South Indian languages, Marathi, Hindi, and Gujrati. Among the foreign languages, He knew English, Latin, French, German, Portuguese, Japanese and Urdu. He spent 11 years to study in Kashi and had written

many Shlokas and Verses in praise of various dieties. He also started a printing press in Basroor on the bank of river Kaveri in 1912. He appointed His disciple, Shrimad Sukrateendra Tirtha Swamiji as His successor. He was honoured by King of Travancore. Along with His Shishya, He came to Walkeshwar and on 24-6-1914, attained Samadhi, near the Jeevant Samadhi of Shrimad Madhavendra Tirtha Swamiji, the 7th Swamiji of Sri Kashi Math.

In 1914, Shrimad Sukrateendra Tirtha Swamiji became the Head of Sri Kashi Math Samsthan. He was also a learned person. He was instrumental in repairing and renovating many temples situated at Bantwal, Katpadi, Kapu, Mudbidre, Udyawar, Mundkur and Hosdurga. He laid the foundation stone of Shri Pattabhi Ram Temple at Koteswar on 3-1-1937. Swamiji got renovated Raj Gopal Krishna Temple in Karangannoor & Kodand Ram Temple in Rameswar. He also got renovated Walkeshwar Sri Kashi Math by spending Rs. 1,00,000/- He attained mahasamadhi on 10-7-1949 in Kochi. The present Pontiff, H.H. Sudhindra Tirtha Swamiji was accepted by Shrimad Sukrateendra Swamiji as Shishya on 24-5-1944. Shrimad Sudhindra Tirtha Swamiji, the 20th Pontiff is well-versed in Sanskrit literature, philosophy and astrology etc. He had stayed in Karkala and studied Sanskrit and other subjects. He has written many books and articles and He is held in high esteem not only by the GSB community members but also other people.

Shrimad Sudhindra Tirtha Swamiji has constructed many new temples and Shri Vithal Rukumai Temple at Dahisar in 2003 is one of them and is a shining example. He has accepted as His Shishya, Shrimad Samyameendra Tirtha Swamiji, who has just completed His studies at Sri Kashi Math, Bangalore. Sudhindra Thirth Swamiji has constructed Sri Kashi Math and Bala Vyasa Temple in Kalpi, in U.P, the birth place of Sri Vedavyasa situated on the banks of river Yamuna. Shrimad Sudhindra Tirtha Swamiji is completely devoted to God Vyas Raghupati and thinks of the welfare of all people. His excellent knowledge of Bhagwad Gita, upnishads and other epics and His strong belief in Dwaita philosophy enable Him to guide His followers on right path.

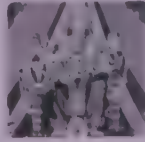
The entire GSB community in India and abroad owe allegiance to this benevolent Guru for all His goodness, kindness and love showered on us.



- ◆ Be devoted for doing good, benevolence to the entire living beings including plants and trees.
- ◆ Know this to be the essence of religion and then practise it; refrain from doing unto others what you will not have done unto yourself.
- ◆ May you always be devoted to doing good to all the living beings.

- Bhagawan Vedavyasa

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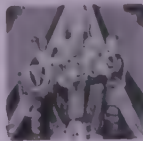
R Venkatraya Shenoy

1. A monkey normally breathes 32 times a minute as against 18 times by a normal human. Other creatures like elephant, tortoise, snake etc. who have longer lives have a respiratory rate less than humans, and especially, the giant tortoise which lives upto 300 years breathes only 4 times a minute.
2. Chandragupta Maurya, after handing over the reins of his kingdom to his son in 298 BC spent last 12 years of his life as an ascetic seeking self-realisation in a rocky cave in Shravanabelagola in Karnataka.
3. As per funeral customs of Hindus, the dead bodies of Swamis and monks are buried and not cremated because their bodies are symbolically considered to have undergone cremation in the fire of wisdom at the time of taking 'Sanyasa Deeksha'.
4. Swamis generally wear silk garments which is believed to preserve certain subtle bodily currents better than cotton clothes.
5. According to Silvain Bailley and Dupis, research scholars, the Hindu Zodiac (Raashi Chakra) is the earliest known to man and that the first calendar (Panchanga) was made in India about 12000 BC.
6. The mineral and chemical contents and the electric cells in the human bodies and brains respond to the magnetic influence of every sun-spot, eclipse and planetary movements.
7. Normally, every human being is under the control of two forces. One of them is heart and the other is head. While the heart identifies itself with the object, the head stands aloof; the heart merges, the head divides.
8. The month of February 1866 had no full moon at all. Instead, the preceding month of January 1866 had 2 full moons and so also the next month of March 1866. Such a phenomenon had not occurred since the beginning of the recorded history..
9. The ancient paintings found in the caves of Bhimbhetka of Madhya Pradesh, dating back to about 40000 years BC is a testimony for the Indian culture that flourished at that time.
10. A normal human body has 60 trillion (60 lakh crores) cells. The largest cell is the female egg which when fertilized multiplies into 2 trillion in the fully grown baby in the womb.

(From various sources)



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Silvery Memoir

Anger

Kalpana Prabhakar Kamath

Easy to demonstrate,
Difficult to control,
Anger is negative,
Anger is destructive.

Anger increases blood pressure,
Anger makes the heart beat faster.
Anger can spoil a relationship
Anger can break a friendship.

Anger is followed by an outburst of words,
Anger always makes one repent later.

An angry person is dreaded by all,
He gets irritated by things big and small.

Anger is caused by frustration,
Anger can be reduced by yoga and meditation.

So, avoid being angry,
And you will always be cheerful and happy.



- ◆ The kingdom of Heaven is within you – The Bible.
- ◆ Whoever or whatever said it, it is wise to grasp the truth from it, no matter who said – Tiruvalluvar
- ◆ God has given us two ears and one mouth – Listen more and talk less – Mark Twain



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Silvery Memoir

Two Years, Five Homes and Counting.

Shweta Rao, Arunachal Pradesh

"Jabardasti shaadi ho rahi hai kya? Should we speak to your parents?" my friends volunteered. It was inexplicable. Why would a pucca Bombayite want to marry a hardened fauji? My family, though, was more supportive – Amma, my grandmother recalled days of working with the Navy at INS Kunjali and my uncles recalled the blackouts and frenzy of the '71 war. Questions were asked, doubts were raised and quelled, the more serious ones I don't remember but, "Toh challo non-veg khatta nahven?" doesn't slip my mind. I never dare reveal the food preferences at National Defence Academy and Indian Military Academy!!

Sandeep returned to the north-east a day after the engagement. I'd known him for a month and the wedding was nine months away. It was a quick-fire romance that procured parents' approval and we were engaged 'all in a day's work'. Little did I know, most things now on, would follow this simple pattern! During the long-distance courtship, a relationship blossomed, with the cellular operators whose networks were often 'busy', 'jammed' or 'out of reach'. At other times, I'd get through a fauji bhaiyya, who'd inform me, "Sahab bahar hain" which often meant that Sandeep was in the middle of Counter Insurgency Operation.

The Assam Rifles in Dimapur, Nagaland (not in China, I remember telling someone), welcomed me with the traditional Dining-in. Mess functions, socials, welfare activities and coffee mornings followed. Thus began my tryst with the saree. Well, I'd never worn one without help before, so it was hubby to the rescue, holding the neeryo straight while I did the palav. An observer and anxious to follow decorum, my sense awareness heightened. Avoiding all arguments and conflicts, standing up for a senior lady and never closing dinner before her, saw me through most formal dos with Sandeep keeping an eye out for me. His supportive presence was a relief when the ladies' conversations took turn for the worse. There was never a day when I wished I had read up on army etiquette. I blended it effortlessly and my husband's proud smile egged me on. We were soon compering the 'Raising Day' of 31 Artillery Regiment and continued to host events even after our move to Deolali, most refused this responsibility but emceeing was our forte; working together on a script and practising opened new insights, brought us closer, as did our other passions—photography, history, food, books, antiques and travelling (we have had nine vacations in 19 months of marriage not including our three postings).

The course in Deolali kept Sandeep busy for long hours and miraculously, I discovered that I could cook, well enough to host friends and feel random starving bachelors at odd hours. Suddenly, whether ambat takes dhane or methi was more crucial than an episode of 'Friends' or 'Oprah'. I enjoyed this home-maker phase where, with our two dogs, we'd have enough time for a walk around one of the most beautiful cantonments – sharing gossip, laughs and a few dreams. I may not yet be the 'perfect army wife' I cannot tell the difference between a 'div', 'unit', 'corps', 'battery', 'brigade' and regiment, and I take at least nine seconds to register a soldier's stars and Ashokas and acknowledge his corresponding rank. But. I took very well to a tin-shed on a remote windy hillock in

Arunachal Pradesh with no phone, internet or water connection, and, when all our food pangs are satiated with lauki, squash and aloo, you cease to have any cravings at all. Also, the over-the-top emotional cliches that do the rounds in the mess are a confirmed mood-killer. Amazingly, I miss these very routines in my convenient SF (separated family) accommodation in Bombay.

It will be a few months till I see Sandeep again. Until then, I'm trying to keep myself busy learning languages, dancing, writing...somewhere along the line, I've learnt to savour the small fortunes and embrace seemingly colossal challenges. There will be loads to narrate when we meet again. Cherished memories like trekking up a waterfall in Zakhama, driving along the Ganges in Raiwala, trudging through the slush at 15,000 ft in Arunachal or lazy Sundays in Deolali. Because presently, the "I'm ok, how's everything in Mumbai?" one-minute-twenty-second conversations are few and far between. Thanks to a benevolent weather God or Commanding Officer. And after the recent spate of events in Assam, for the sake of security and privacy we are bound to speak in chaste amchigale, very amusing for us both. Trying to describe Leopold's (our Dalmatian) first birthday was not an easy task. Though rarely, at times the Internet comes in handy – one of the many services that missed the veterans.

I miss being home in Mumbai chatting with mum, big family lunches in Wadi and whatever else one would miss in a metro. But I'm glad to realize fairly early that the 'present moment' should be my ruling mantra. Sandeep and I have both yet to hit our big 30 and we have tons to learn, explore and reclaim together in life. My latest priority is setting up our fifth home in Mhow, with as much enthusiasm as the rest. The fact that this one would be our third in six months is something I'll worry about later or perhaps never!!



- ◆ Don't find fault with anyone, not even with an insect. As you pray to God for devotion, so also pray that you may not find fault with anyone.
- ◆ Man becomes pure by repeating the name of God. Therefore, one should practice the chanting of God's name.
- ◆ The Lord is greatly pleased if one cries to Him. Tears of love wash away the mental impurities accumulated through the ages. It is very good to cry to God.

- Swami Ramakrishna Paramahansa

Children

Kalpana Prabhakar Kamath

Children are so full of frolic and fun
 because worries they seem to have none.
 They laugh and play the whole day
 O ! their world seems so gay.

For them there is no working or studying
 There is only a lot of playing and enjoying.
 Absent in them are the feelings of jealousy
 Of hatred, selfishness and dishonestly.

They merge and mingle with everybody
 Irrespective of any feeling of caste and creed
 Easy it is for them, a stranger to befriend
 Just a sweet smile and the stranger becomes a friend.

Looking at them, it is hard to believe
 That when they grow up,
 Others they will deceive
 Hatred will replace love
 And to greed they will bow.

A glance at their innocent faces
 And one almost says,
 Let days go by and other things die.
 But let children remain children
 To make God proud of his creation.



- ◆ The kingdom of Heaven is within you
- ◆ Many of us remain blind and deaf, though having eyes and ears
- ◆ No man is rich enough to buy back his past
- ◆ Don't buy the house, buy the neighborhood
- ◆ A fool always finds a greater fool to admire him

- The Bible.
- Jesus Christ
- Oscar Wilde
- Russian Proverb
- Nicholas Voilean

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About SimplyGSB.com

As you all know SimplyGSB.com is a website launched by Echelon Solutions as a community initiative. It is a site "for the community, by the community, of the community".

The past year was successful for SimplyGSB with increasing member count. Your feedback has been encouraging and we are happy that bandhavas from our community are finding SimplyGSB useful.

Event Coverage

In addition to events held by Dahisar-Borivali GSB Sabha & Saraswat Cultural Society Dahisar, Ganesh Festivals at Kreed Mandir, Wadala Math, Kurla GSB, we also received contributions from members in Panvel on Ganeshotsav and Navratri celebrations and a unique Ganapati celebration in Kidiyoor, Karnataka and Borivali and Andheri GSB.

The fantastic Navratri celebrations of Saraswat Cultural Society - Dahisar elegantly captured by Shri Prabhakar Kamath and with the kind permission of the Saraswat Cultural and Recreation Centre, are available on SimplyGSB for you to feast upon.

Adhika Masa Celebrations at Dahisar Sri Kashi Math Mandir

SimplyGSB also covered the month long Adhik Masa celebrations and Recreation Centre, at Dahisar Sri Kashi Math Mandir from 15th April - 14th May 2010. (See Entire transcript by Shri R.V Shenoy, of Adhik Masa celebrations on www.SimplyGSB.com)

The following programmes were arranged and were well attended

1. Discourses on Mahabharata:

Ten day discourses by renowned scholar Prof. S.G Shewde

2. Srimad Bhagwatam Saptaha:

One week Srimad Bhagwatam Saptaha by renowned Bhagawatkar, Vedamurti Dr. Pawan Bhat.

3. Laksha (Lakh) Tulsi Archana:

Offering Tulsi leaves chanting thousand names of Lord Vishnu and 108 names of Lord Krishna

4. Yakshagana Bayalata:

Yakshagana in Konkani on Tulasi Mahatmya by Janapriya Yakshagaan Mandali was played on 26th April.

5. Laksha (Lakh) Pradakshina:

Several devotees participated in circum-ambulating the sanctum sanctorum of Sri Vithal Rakhumai for 7 days from 4th May to 10th May.

6. Ekadashi Bhajans:

Ekka Bhajans performed by various bhajan mandalis were held continuously for 24 hours from 8 am on 9th May to 8 am on 10th May.

7. Kumkumarchana by Sumangalis:

On 11th May, suhasinis observed fast offering kumkum and flowers to Goddess Laxmi, chanting Laxmi Ashtottara

8. Harikatha on 'Sita Swayamwara':

Delivered in Konkani by Shri. Mulki Sadashiv Kamath, a budding harikathakar, on 10th May.

9. Satsanga on Bhaktisara:

Smt. Bhavan Prabhu spoke on 'Bhaktisara' i.e. essence of devotion, centering on lives of certain great epical personalities.

10. Other Functions:

Sri SatyaNarayana Puja was performed almost everyday including a mass SatyaNarayana Puja & 11 Pavamana abhishekas were performed.

11. Pravachana / Aasheervachana by H.H.Sudhindra Teertha Swamiji

The crowning glory of this Adhika masa was a Mahasabha on 09th May 2010 where H.H. Sudhindra Teertha Swamiji, Mathadhipathi of Sri Kashi Math addressed a large gathering and felicitated 3 prominent members of the community. Swamiji blessed the entire gathering with love and affection.

Book Launch - 'Karkala and Karkala Venkatramana' History

SimplyGSB is proud to be associated with the Launch of the book 'Karkala and Karkala Venkataramana'. With evocative imagery and elaborate coverage of the town and its famed temple with stories little known, this book weaves its magic on one and all. The book is available in Kannada (Regular format) and English in Coffee Table format. The Pricing is a steal and all for a good cause. See the details on SimplyGSB.com

Our Reach and People's Response

Our site launched about a year ago has got a very good response, with members registering from as far away as US, Middle East, UK and Singapore apart from India.

Our Mission - 3 C's - To acts as

- Common platform for all GSB Sabhas. / Institutions.
- Connect to the roots - each and every samaj bandhavas
- Community information at the "Click" of a button.

Future Vision

In addition to expanding its coverage from more venues we also have plans for the future, some of which are listed below.

- **Saffron Pages - Buyers and Sellers Meet**

Saffron Pages (a la Yellow Pages) that allows Service Providers like Caterers, Decorators, Photographers etc to be listed.

This service is already functional to our registered members. Service providers to list themselves, may kindly contact the below mentioned personnel.

- **Matrimonial Site - Bride and Bridegrooms Meet - yet to be functional**

An urgent need of the day is for a community focused Matrimonial Site. Work is underway but will take some time before it becomes live.

- **Jobs Portal - Employer and Employee Meet - yet to be functional**

A Job Portal to bring together the Employee and Employer. This will help our youngsters get gainful employment and Employers find good candidates.

- **On-line Common Payment Gateway - yet to be functional**

Sevas / Donations can be booked and payment can be made by Sevadars / Donors to the respective institutions, On-line.

Our Request - to all GSB Sabhas

- Our Team at SimplyGSB is your TEAM
- To have common Matrimonial data base across all Sabhas.
- Request your members to register with SimplyGSB.com , which is SIMPLE and FREE.
- Give Contact Details of Sabha Office Bearers and Sabha Address
- Designate Office Bearers to Interact with SimplyGSB
- Send Updates to SimplyGSB in advance as people can then plan to visit events
- Regular Newsletters of all upcoming events will be sent to registered users by SimplyGSB.com..

Last but not the least

We deeply thank respected committee members of GSB Sabha Dahisar - Borivali and all our members registered or otherwise , in making this site the talk of the community.

Do give your feedback / suggestions to us at admin@simplygsb.com and we will be glad to be in touch.

Seeking your Blessings and Love,:

Co-Founders - www.SimplyGSB.com

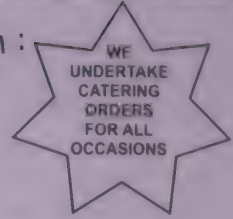
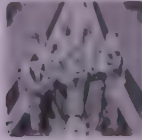
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- ✦ first and foremost, our revered Swamijis of four Mutts viz., Kashi Mutt, Gokarna Mutt, Kaivalya Mutt and Chitrapur Mutt for their Blessings without which it would not have been possible to bring out this Souvenir,
- ✦ all individuals and institutions who are very generous in helping us with their valuable advertisements enabling us to bring out this colorful publication,
- ✦ all distinguished personalities who have consented to publish their profiles which provide much required attention and respect to this publication,
- ✦ all those writers who have contributed features to make this issue more attractive and
- ✦ the printers i.e, Vidyarts who have taken great pains in printing and bringing out this beautiful and attractive publication in the shortest possible time.



- ◆ No one can climb the mountain just by gazing at it. It is possible only through commitment and action.
- ◆ One can create only noise and not the silence because the absence of noise is itself silence.
- ◆ With a good tongue one can win hundreds of people; with bad tongue one can earn the wrath of thousands of people.
- ◆ Never attempt to reform the world : Many people have already attempted and most of them have failed. But you can try an easier alternative with greater chances for success
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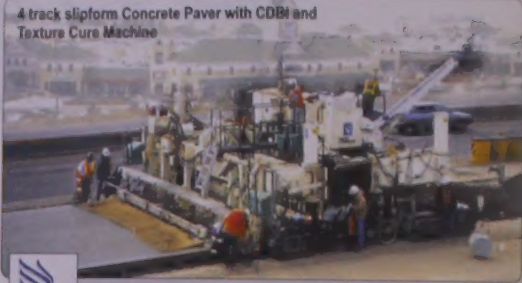


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